

## CREDIT RISK EXPOSURE DISCLOSURE

30 June 2022

### 1. NET CLAIMS DISCLOSURES BASED ON GEOGRAPHIC AREA

#### Risiko Kredit/ Credit Risk

Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual /  
Net Claims Disclosures based on Geographic Area - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni 2022 / 30 June 2022						30 Juni 2021 / 30 June 2021						Portfolio Category	No.
		Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area						Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area							
(1)	(2)	JAWA/ JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA/ JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	(2)	(1)
1	Tagihan Kepada Pemerintah	26.291.348	-	-	-	-	26.291.348	24.167.007	-	-	-	-	24.167.007	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	11.113.701	-	2.073.137	-	-	13.186.838	13.960.440	-	3.031.653	-	-	1.421	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	3.896.111	-	139	-	1.852.901	5.749.151	3.538.443	-	-	-	-	889.778	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	91	214	-	-	-	305	96	235	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	12.207.801	1.743.586	4.876.615	5.627.128	-	24.455.130	14.505.990	2.005.401	5.708.433	6.312.928	-	28.532.752	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	1.337.390	129.758	524.978	354.468	-	2.346.594	1.447.417	155.040	652.724	454.463	21	2.709.665	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan Kepada Korporasi	98.207.202	172.701	4.934.797	5.367.182	864.433	109.546.315	76.471.254	203.411	6.026.694	5.718.481	349.712	88.769.552	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	226.217	12.622	90.691	63.745	-	383.275	299.981	18.136	146.785	65.396	21	530.319	Past due claims	10
11	Aset Lainnya	5.021.703	-	-	-	-	5.021.703	5.219.516	-	-	-	-	5.219.516	Other assets	11
	<b>Total</b>	<b>158.301.564</b>	<b>2.058.881</b>	<b>12.500.357</b>	<b>11.402.523</b>	<b>2.717.334</b>	<b>186.980.659</b>	<b>139.610.144</b>	<b>2.382.223</b>	<b>15.566.289</b>	<b>12.551.268</b>	<b>1.240.953</b>	<b>171.350.877</b>	<b>Total</b>	

Keterangan : Pembagian wilayah berdasarkan misalnya pembagian wilayah yang digunakan dalam laporan manajemen

#### Risiko Kredit/ Credit Risk

Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Konsolidasi dengan Perusahaan Anak/  
Net Claims Disclosures based on Geographic Area - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni 2022 / 30 June 2022						30 Juni 2021 / 30 June 2021						Portfolio Category	No.
		Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area						Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area							
(1)	(2)	JAWA/ JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA/ JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	(2)	(1)
1	Tagihan Kepada Pemerintah	33.567.680	-	-	-	-	33.567.680	30.044.933	-	-	-	-	30.044.933	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	11.368.788	-	2.073.137	-	-	13.441.925	14.238.672	-	3.031.653	-	-	1.421	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	4.184.160	-	139	-	1.852.901	6.037.200	3.774.965	-	-	-	-	889.778	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	91	214	-	-	-	305	96	235	-	-	-	331	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	12.207.801	1.743.586	4.876.615	5.627.128	-	24.455.130	14.505.990	2.005.401	5.708.433	6.312.928	-	28.532.752	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	8.421.036	525.455	3.041.537	853.629	-	12.841.657	8.055.492	497.445	2.787.875	849.289	21	12.190.122	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	98.341.143	172.701	4.934.797	5.367.182	864.433	109.680.256	76.475.702	203.411	6.026.694	5.718.481	349.712	88.774.000	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	242.855	13.632	92.668	54.880	-	404.035	300.948	18.169	146.894	65.489	21	531.521	Past due claims	10
11	Aset Lainnya	5.878.632	47.865	309.754	63.342	-	6.299.593	6.109.522	41.156	285.362	69.017	-	6.505.057	Other assets	11
	<b>Total</b>	<b>174.212.186</b>	<b>2.503.453</b>	<b>15.328.647</b>	<b>11.966.161</b>	<b>2.717.334</b>	<b>206.727.781</b>	<b>153.506.320</b>	<b>2.765.817</b>	<b>17.986.911</b>	<b>13.015.204</b>	<b>1.240.953</b>	<b>188.515.205</b>	<b>Total</b>	

## 2. NET CLAIMS DISCLOSURES BASED ON RESIDUAL CONTRACTUAL MATURITY

### Risiko Kredit/ Credit Risk

#### Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual/ Net Claims Disclosure Based on Residual Contractual Maturity - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni 2022 / 30 June 2022						30 Juni 2021 / 30 June 2021						Portfolio Category	No.	
		Tagihan bersih berdasarkan sisa jangka waktu kontrak /						Tagihan bersih berdasarkan sisa jangka waktu kontrak /								
		< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3 - 5 tahun / 3 - 5 year	> 5 thn / > 5 year	TANPA KONTRAK/NON CONTRACTUAL	Total	< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3 - 5 tahun / 3 - 5 year	> 5 thn / > 5 year	TANPA KONTRAK/NON CONTRACTUAL	Total			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)	
1	Tagihan Kepada Pemerintah	14.077.034	3.972.161	899.924	20.812	7.321.417	26.291.348	24.167.007	-	-	-	-	-	24.167.007	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	2.849.585	4.457.153	5.732.078	148.022	-	13.186.838	5.056.049	9.098.940	-	2.569.095	269.430	-	16.993.514	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	2.210.339	1.397.430	355.778	620.588	1.165.016	5.749.151	2.002.933	1.342.840	436.440	77.511	568.497	4.428.221	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal	-	-	-	305	-	305	111	220	-	-	-	331	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan	320.508	2.133.332	3.727.917	18.273.373	-	24.455.130	22.540.540	5.992.212	-	-	-	28.532.752	Pensioners/Other institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	413.463	712.023	318.107	903.001	-	2.346.594	2.122.000	587.665	-	-	-	2.709.665	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi	41.788.953	34.326.416	25.342.066	8.088.880	-	109.546.315	40.804.220	24.187.466	18.838.655	4.939.211	-	88.769.552	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo	244.239	28.250	28.649	84.137	-	383.275	477.464	52.855	-	-	-	530.319	Past due claims	10	
11	Aset Lainnya	-	-	-	-	5.021.703	5.021.703	5.219.516	-	-	-	-	5.219.516	Other assets	11	
	<b>Total</b>	<b>61.904.121</b>	<b>47.024.765</b>	<b>36.404.519</b>	<b>28.139.118</b>	<b>13.508.136</b>	<b>186.980.659</b>	<b>102.389.840</b>	<b>41.262.198</b>	<b>21.844.190</b>	<b>5.286.152</b>	<b>568.497</b>	<b>171.350.877</b>	<b>Total</b>		

### Risiko Kredit/ Credit Risk

#### Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Konsolidasi dengan Perusahaan Anak Net Claims Disclosure Based on Residual Contractual Maturity - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni 2022 / 30 June 2022						30 Juni 2021 / 30 June 2021						Portfolio Category	No.
		Tagihan bersih berdasarkan sisa jangka waktu kontrak / Net claims based on residual contractual maturity						Tagihan bersih berdasarkan sisa jangka waktu kontrak / Net claims based on residual contractual maturity							
		< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3 - 5 tahun / 3 - 5 year	> 5 thn / > 5 year	TANPA KONTRAK/NON CONTRACTUAL	Total	< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3 - 5 tahun / 3 - 5 year	> 5 thn / > 5 year	TANPA KONTRAK/NON CONTRACTUAL	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)
1	Tagihan Kepada Pemerintah	18.136.594	5.740.660	1.946.027	20.812	7.723.587	33.567.680	27.830.456	1.118.004	695.106	-	401.367	30.044.933	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	3.054.672	4.507.153	5.732.078	148.022	-	13.441.925	5.334.281	9.098.940	2.569.095	269.430	-	17.271.746	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	2.390.186	1.491.814	355.778	620.588	1.178.834	6.037.200	2.057.933	1.495.242	449.822	77.511	584.235	4.664.743	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	305	-	305	111	220	-	-	-	331	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	320.508	2.133.332	3.727.917	18.273.373	-	24.455.130	22.540.540	5.992.212	-	-	-	28.532.752	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	8.097.072	3.521.976	319.607	903.002	-	12.841.657	8.867.344	3.322.527	251	-	-	12.190.122	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	41.799.420	34.375.402	25.342.066	8.088.880	74.488	109.680.256	40.808.668	24.187.466	18.838.655	4.939.211	-	88.774.000	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	263.659	27.590	28.649	84.137	-	404.035	478.448	53.069	4	-	-	531.521	Past due claims	10
11	Aset Lainnya	-	-	-	-	6.299.593	6.299.593	5.219.516	-	-	-	1.285.541	6.505.057	Other assets	11
	<b>Total</b>	<b>74.062.111</b>	<b>51.797.927</b>	<b>37.452.122</b>	<b>28.139.119</b>	<b>15.276.502</b>	<b>206.727.781</b>	<b>113.137.297</b>	<b>45.267.680</b>	<b>22.552.933</b>	<b>5.286.152</b>	<b>2.271.143</b>	<b>188.515.205</b>	<b>Total</b>	

### 3. NET CLAIMS DISCLOSURES BASED ON ECONOMIC SECTOR

#### Risiko Kredit/ Credit Risk

#### Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual Net Claims Disclosure based on Economic Sector - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Sektor Ekonomi	Tagihan Kepada Pemerintah / Claims on sovereign	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institute	Tagihan Kepada Bank / Claims on Bank	Kredit Beragun Rumah Tinggal / Claims secured by Residential Property	Kredit Beragun Properti Komersial / Claims secured by Commercial Real Estate	Kredit Pegawai/ Pensiunan/ Other institutions' employees loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small and Retail Portfolio	Tagihan kepada Korporasi / Claims on Corporate	Tagihan yang Telah Jatuh Tempo / Past due claims	Asat Lainnya / Other assets	Economic Sector	No.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)	(1)
<b>June 2022</b>														
1	Pertanian, Kehutanan, dan Perikanan	-	1.143.107	-	-	-	-	-	38.295	5.433.386	10.304	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-	-	7.242.716	-	-	Mining and excavation	2
3	Industri pengolahan	-	1.332.707	-	-	-	-	-	80.062	33.556.274	80.905	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Tenaga Listrik	-	4.459.661	-	-	-	-	-	1.419	825.957	426	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah dan Pengolahan Air Laut	-	-	-	-	-	-	-	502	177.082	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	-	6.244.017	-	-	-	-	-	6.422	1.410.810	5.076	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Pemeliharaan Kendaraan Bermotor	-	-	-	-	-	-	-	287.461	20.917.962	168.921	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Per gudangan	-	-	-	-	-	-	-	1.400	2.913.732	-	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman	-	-	-	-	-	-	-	14.011	95.619	3.319	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	7.067	-	-	-	-	-	528	5.012.260	2.044	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	16.674.614	279	-	1.608.215	-	-	-	-	20.165.838	-	22.500	Financial and Insurance Activities	11
12	Real Estat	-	-	-	-	-	-	-	111	4.203.169	-	-	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	385	300.082	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha, Penyewaan Mesin dan Perakitan	-	-	-	-	-	-	-	1.584	2.223.971	14.569	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Misi Internasional	-	-	-	-	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	-	105	-	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Veteriner	-	-	-	-	-	-	-	5.218	1.002	-	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	312	265.615	-	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	34.142	53.355	304	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemilik atau Sewa Guna	-	-	-	-	-	-	-	617	6.908	-	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Nirlaba Lainnya	-	-	-	-	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	-	-	-	-	305,00	-	24.455.130,00	1.874.020,00	345,00	97.407,00	-	Not a Business Field	22
23	Lainnya	9.616.734	-	-	4.140.936	-	-	-	-	4.740.232	-	4.999.203	Others	23
	<b>Total</b>	<b>26.291.348</b>	<b>13.186.838</b>	<b>-</b>	<b>5.749.151</b>	<b>305</b>	<b>-</b>	<b>24.455.130</b>	<b>2.346.594</b>	<b>109.546.315</b>	<b>383.275</b>	<b>5.021.703</b>	<b>Total</b>	
<b>June 2021</b>														
1	Pertanian, Kehutanan, dan Perikanan	-	1.193.891	-	-	-	-	38.725	48.905	3.834.929	572	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-	973	3.658.236	-	-	Mining and excavation	2
3	Industri pengolahan	-	2.503.241	-	-	-	-	5.674	81.660	31.324.276	79.613	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Tenaga Listrik	-	6.177.831	-	-	-	-	-	370	1.281.274	-	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah dan Pengolahan Air Laut	-	-	-	-	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	-	6.169.094	-	-	-	-	-	5.046	2.096.575	24.275	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Pemeliharaan Kendaraan Bermotor	-	-	-	-	-	-	39.770	294.213	14.537.550	210.030	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Per gudangan	-	-	-	-	-	-	-	-	3.346.522	-	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman	-	-	-	-	-	-	13.674	35.087	114.147	5.767	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	745.000	-	-	-	-	-	-	2.646.810	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	10.099.557	201.657	-	4.268.079	-	-	-	-	18.480.313	-	-	Financial and Insurance Activities	11
12	Real Estat	-	2.800	-	-	-	-	10.902	1.468	6.790.955	3.697	-	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha, Penyewaan Mesin dan Perakitan	-	-	-	-	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Misi Internasional	-	-	-	-	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	-	352	26	38	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Veteriner	-	-	-	-	-	-	-	9.674	628	285	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	94.942	120.592	4.254	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemilik atau Sewa Guna	-	-	-	-	331	-	28.422.679	2.043.800	13.568	196.754	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Nirlaba Lainnya	-	-	-	-	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	-	-	-	-	-	-	-	77.598	8.150	1.842	-	Not a Business Field	22
23	Lainnya	14.067.450	-	-	160.142	-	-	1.128	15.577	534.001	3.192	5.219.516	Others	23
	<b>Total</b>	<b>24.167.007</b>	<b>16.993.514</b>	<b>-</b>	<b>4.428.221</b>	<b>331</b>	<b>-</b>	<b>28.532.752</b>	<b>2.709.665</b>	<b>88.769.552</b>	<b>530.319</b>	<b>5.219.516</b>	<b>Total</b>	

Risiko Kredit/ Credit Risk

Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Konsolidasi dengan Perusahaan Anak

Net Claims Disclosure based on Economic Sector - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

No.	Sektor Ekonomi	Tagihan Kepada Pemerintah / Claims on sovereign	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institute	Tagihan Kepada Bank / Claims on Bank	Kredit Beragun Rumah Tinggal / Claims secured by Residential Property	Kredit Beragun Properti Komersial / Claims secured by Commercial Real Estate	Kredit Pegawai/ Pensiunan / Pensioners/Other institutions' employees loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small and Retail Portfolio	Tagihan kepada Korporasi / Claims on Corporate	Tagihan yang Telah Jatuh Tempo / Past due claims	Aset Lainnya / Other assets	Economic Sector	No.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)	(1)
	<b>June 2022</b>												<b>June 2022</b>	
1	Pertanian, Kehutanan, dan Perikanan	-	1.143.107	-	-	-	-	-	235.950	5.433.386	10.687	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-	188	7.242.716	-	-	Mining and excavation	2
3	Industri pengolahan	-	1.332.707	-	-	-	-	-	434.083	33.556.273	81.418	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	-	4.459.661	-	-	-	-	-	1.419	825.957	426	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan Sampah	-	-	-	-	-	-	-	502	177.082	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	-	6.244.017	-	-	-	-	-	6.422	1.410.810	5.076	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Pemeliharaan Kendaraan Bermotor	-	-	-	-	-	-	-	9.604.411	20.928.430	187.791	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	1.400	2.913.732	-	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman	-	-	-	-	-	-	-	27.562	95.619	3.351	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	7.067	-	-	-	-	-	2.064	5.012.260	2.046	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	16.674.614	279	-	1.608.215	-	-	-	76	20.214.824	-	22.500	Financial and Insurance Activities	11
12	Real Estat	-	-	-	-	-	-	-	610	4.203.169	-	-	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	385	300.082	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi	-	-	-	-	-	-	-	1.584	2.223.971	14.569	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial	-	-	-	-	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	-	105	-	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	5.457	1.002	-	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	8.012	265.615	12	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	34.142	53.355	304	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-	603.147	6.908	948	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstera Internasional	-	-	-	-	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	-	-	-	-	305	-	24.455.130	1.874.021	345	97.407	-	Not a Business Field	22
23	Lainnya	16.893.066	255.087	-	4.428.985	-	-	-	117	4.814.720	-	6.277.093	Others	23
	<b>Total</b>	<b>33.567.680</b>	<b>13.441.925</b>	<b>-</b>	<b>6.037.200</b>	<b>305</b>	<b>-</b>	<b>24.455.130</b>	<b>12.841.657</b>	<b>109.680.256</b>	<b>404.035</b>	<b>6.299.593</b>	<b>Total</b>	
	<b>June 2021</b>												<b>June 2021</b>	
1	Pertanian, Kehutanan, dan Perikanan	-	1.193.891	-	-	-	-	38.725	427.668	3.834.929	637	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-	1.948	3.658.236	-	-	Mining and excavation	2
3	Industri pengolahan	-	2.503.241	-	-	-	-	5.674	329.118	31.324.276	79.633	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	-	6.177.831	-	-	-	-	-	370	1.281.274	-	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan Sampah	-	-	-	-	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	-	6.169.094	-	-	-	-	-	5.046	2.096.575	24.275	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Pemeliharaan Kendaraan Bermotor	-	-	-	-	-	-	39.770	8.598.747	14.537.550	210.980	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	-	3.346.522	-	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman	-	-	-	-	-	-	13.674	97.823	114.147	5.777	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	745.000	-	-	-	-	-	5.774	2.646.810	2	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	10.099.557	201.657	-	4.268.079	-	-	-	132	18.464.761	85	-	Financial and Insurance Activities	11
12	Real Estat	-	2.800	-	-	-	-	10.902	3.534	6.790.955	3.697	-	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi	-	-	-	-	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial	-	-	-	-	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	-	352	26	38	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	10.939	628	285	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	115.860	120.592	4.254	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	331	-	28.422.879	2.498.897	13.568	196.824	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstera Internasional	-	-	-	-	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	-	-	-	-	-	-	-	77.693	9.150	1.842	-	Not a Business Field	22
23	Lainnya	19.945.376	278.232	-	396.664	-	-	1.128	16.221	534.001	3.192	6.505.057	Others	23
	<b>Total</b>	<b>30.044.933</b>	<b>17.271.746</b>	<b>-</b>	<b>4.664.743</b>	<b>331</b>	<b>-</b>	<b>28.532.752</b>	<b>12.190.122</b>	<b>88.774.000</b>	<b>531.521</b>	<b>6.505.057</b>	<b>Total</b>	

#### 4. CLAIMS AND ALLOWANCES DISCLOSURE BASED ON GEOGRAPHIC AREA

##### Risiko Kredit/ Credit Risk

##### Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual Claims and Allowances Disclosure based on Geographic Area - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Keterangan	30 Juni 2022 / 30 June 2022						30 Juni 2021 / 30 June 2021						Description	No.
		Wilayah / Geographic Area						Wilayah / Geographic Area							
		JAWA / JAVA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA / JAVA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)	(1)	
1	Tagihan	149.010.125	2.071.681	12.327.677	11.377.252	1.626.173	176.412.908	128.274.057	2.399.570	15.499.262	12.611.344	739.912	159.524.145	Gross claims	1
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan 3)													Impaired claims	2
	a. Belum jatuh tempo	11.367.176	27.751	639.136	134.544	-	12.168.607	1.151.682	35.309	573.372	98.368	35	1.858.766	a. Not yet matured	
	b. Telah jatuh tempo	504.805	25.140	184.439	112.125	-	826.509	156.378	28	83.314	25.107	-	264.827	b. Matured	
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1	358.996	13.970	78.820	97.142	44	548.972	309.592.00	29.023.00	62.919.00	91.555.00	89.00	493.068	Allowance for impairment losses - Stage 1	3
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2	276.338	6.549	45.825	32.525	-	361.237	283.585.00	66.442.00	55.500.00	44.853.00	-	450.380	Allowance for impairment losses - Stage 2	4
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3	2.108.080	14.611	93.487	73.164	-	2.289.342	1.189.307.00	90.414.00	508.964.00	49.675.00	-	1.838.360	Allowance for impairment losses - Stage 3	5
6	Tagihan yang dihapus buku	2.295.772	105.462	1.006.297	439.828	-	3.847.359	3.277.350	280.248	1.145.724	363.428	-	5.066.750	Amounts written-off	6

##### Risiko Kredit/ Credit Risk

##### Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Konsolidasi dengan Perusahaan Anak Claims and Allowances Disclosure based on Geographic Area - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

No.	Keterangan	30 Juni 2022 / 30 June 2022						30 Juni 2021 / 30 June 2021						Description	No.
		Wilayah / Geographic Area						Wilayah / Geographic Area							
		JAWA / JAVA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA / JAVA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)	(1)	
1	Tagihan	165.479.830	2.540.838	15.214.529	11.967.880	1.626.173	196.829.250	142.663.644	2.814.912	18.021.448	13.099.619	739.912	177.339.535	Gross claims	1
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan 3)													Impaired claims	2
	a. Belum jatuh tempo	11.367.176	27.751	639.136	134.544	-	12.168.607	1.151.682	35.309	573.372	98.368	35	1.858.766	a. Not yet matured	
	b. Telah jatuh tempo	741.515	35.773	207.286	125.178	-	1.109.752	342.491	13.167	113.736	34.783	-	504.177	b. Matured	
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1	918.079	38.555	137.352	124.133	44	1.218.193	802.993.00	60.771.00	164.383.00	115.894.00	89.00	1.144.130	Allowance for impairment losses - Stage 1	3
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2	276.338	6.549	45.825	32.525	-	361.237	283.585.00	66.442.00	55.500.00	44.853.00	-	450.380	Allowance for impairment losses - Stage 2	4
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3	2.108.080	14.611	93.487	73.164	-	2.289.342	1.189.307.00	90.414.00	508.964.00	49.675.00	-	1.838.360	Allowance for impairment losses - Stage 3	5
6	Tagihan yang dihapus buku	3.944.720	207.208	1.369.421	570.919	-	6.092.268	4.286.279	345.210	1.399.964	460.748	-	6.492.201	Amounts written-off	6

## 5. CLAIMS AND ALLOWANCE DISCLOSURE BASED ON ECONOMIC SECTOR

### Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual Claims and Allowances Disclosure based on Economic Sector - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Sektor Ekonomi	Tagihan / Claims	Tagihan yang Mengalami Penurunan Nilai / Impaired claims		Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for impairment losses - Stage 1	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for impairment losses - Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for impairment losses - Stage 3	Tagihan yang dihapus buku / Amounts Written-Off	Economic Sector	No.
			Belum Jatuh Tempo / Not yet matured	Telah jatuh tempo / Matured						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)	
	<b>June 2022</b>							<b>June 2022</b>		
1	Pertanian, Kehutanan, dan Perikanan	6.631.653	13.890	19.749	5.712	4.684	9.872	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	5.747.090	5.096	59	3.602	1.505	59	-	Mining and excavation	2
3	Industri pengolahan	34.403.234	2.367.320	186.618	104.357	55.524	822.887	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	5.224.985	186	750	1.297	46	-	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan da	177.584	120.229	-	1.116	888	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	7.780.478	4.820.403	8.938	17.530	16.780	365.343	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan	20.821.746	1.898.240	357.068	219.570	73.795	688.716	18	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	2.921.024	16.565	700	12.178	1.399	5.891	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	119.676	33.775	5.978	4.243	7.772	4.490	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	4.481.074	550.682	3.600	2.927	1.430	1.626	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	37.726.646	572.561	-	26.099	127.073	257.659	-	Financial and Insurance Activities	11
12	Real Estat	3.733.267	1.286.061	-	599	4.011	-	-	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	159.611	-	-	789	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak	1.584.503	234.649	31.443	11.226	6.740	17.425	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan So	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	105	-	-	3	-	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	6.524	2.228	-	147	616	304	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	265.927	-	-	359	-	-	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	89.282	14.120	757	2.815	3.696	1.478	3	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	7.525	-	-	254	-	-	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Internasi	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	26.540.888	207.938	210.849	132.431	55.049	113.534	13.367	Not a Business Field	22
23	Lainnya	17.990.086	24.664	-	1.718	229	58	3.833.971	Others	23
	<b>Total</b>	<b>176.412.908</b>	<b>12.168.607</b>	<b>826.509</b>	<b>548.972</b>	<b>361.237</b>	<b>2.289.342</b>	<b>3.847.359</b>	<b>Total</b>	
	<b>June 2021</b>							<b>June 2021</b>		
1	Pertanian, Kehutanan, dan Perikanan	5.127.885	11.766	-	10.952	11.611	5.423	20.418	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	2.951.017	-	-	1.064	7.026	-	5.513	Mining and excavation	2
3	Industri pengolahan	30.298.737	195.324	107.568	75.037	104.935	253.513	406.379	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	6.186.991	-	-	1.362	-	-	2.151	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan da	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	8.166.911	388.369	14.733	9.874	10.367	378.154	88.358	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan	14.572.419	544.912	137.929	194.899	135.079	680.593	788.290	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	3.309.856	24.187	3.090	10.271	11.200	27.128	62.165	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	182.417	12.058	-	11.688	2.962	9.915	20.648	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	3.391.810	-	-	-	-	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	29.120.282	108.476	-	32.856	70.444	103.523	79.583	Financial and Insurance Activities	11
12	Real Estat	5.049.475	173.952	700	13.566	3.456	178.134	51.047	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan So	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	435	58	-	4	46	24	49	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	10.728	426	-	361	757	615	1.214	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	222.327	6.794	-	3.437	6.382	5.690	21.540	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	30.871.986	378.699	807	127.697	86.115	195.648	3.509.055	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Internasi	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	79.441	13.745	-	-	-	-	10.339	Not a Business Field	22
23	Lainnya	19.981.428	-	-	-	-	-	-	Others	23
	<b>Total</b>	<b>159.524.145</b>	<b>1.858.766</b>	<b>264.827</b>	<b>493.068</b>	<b>450.380</b>	<b>1.838.360</b>	<b>5.066.750</b>	<b>Total</b>	

**Risiko Kredit/ Credit Risk**

**Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Konsolidasi dengan Perusahaan Anak  
/ Claims and Allowances Disclosure based on Economic Sector - Consolidated Bank and Subsidiary**

(dalam jutaan Rupiah / in million Rupiah)

No.	Sektor Ekonomi	Tagihan / Claims	Tagihan yang Mengalami Penurunan Nilai / Impaired claims		Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for impairment losses - Stage 1	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for impairment losses - Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for impairment losses - Stage 3	Tagihan yang dihapus buku / Amounts Written-Off	Economic Sector	No.
			Belum Jatuh Tempo / Not yet matured	Telah jatuh tempo / Matured						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)	
<b>Juni 2022</b>										
1	Pertanian, Kehutanan, dan Perikanan	6.852.608	13.890	28.551	28.629	4.684	9.872	100.797	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	5.747.394	5.096	108	3.718	1.505	59	238	Mining and excavation	2
3	Industri pengolahan	34.776.132	2.367.320	193.884	122.721	55.524	822.887	72.753	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan	5.224.985	186	750	1.297	46	-	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pe	177.584	120.229	-	1.116	888	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	7.780.478	4.820.403	8.938	17.530	16.780	365.343	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi da	30.751.626	1.898.240	606.756	803.163	73.795	688.716	1.868.731	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	2.921.024	16.565	700	12.178	1.399	5.891	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Ma	139.137	33.775	7.983	10.121	7.772	4.490	55.100	Provision of Accommodation and Provision of Drinking Food	9
10	Infomasi dan Komunikasi	4.483.186	550.682	3.799	3.501	1.430	1.626	4.167	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	37.776.204	572.561	-	26.595	127.073	257.659	141	Financial and Insurance Activities	11
12	Real Estat	3.734.023	1.286.061	85	856	4.011	-	10.656	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	159.611	-	-	789	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha	1.584.503	234.649	31.443	11.226	6.740	17.425	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan, dan	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	105	-	-	3	-	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas S	6.890	2.228	55	274	616	304	580	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	275.465	-	607	2.185	-	-	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	89.282	14.120	757	2.815	3.696	1.478	3	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi K	645.859	-	14.339	35.110	-	-	130.463	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekt	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	26.540.888	207.938	210.849	132.431	55.049	113.534	13.367	Not a Business Field	22
23	Lainnya	27.162.266	24.664	148	1.935	229	58	3.835.272	Others	23
<b>Total</b>		<b>196.829.250</b>	<b>12.168.607</b>	<b>1.109.752</b>	<b>1.218.193</b>	<b>361.237</b>	<b>2.289.342</b>	<b>6.092.268</b>	<b>Total</b>	
<b>Juni 2021</b>										
1	Pertanian, Kehutanan, dan Perikanan	5.542.195	11.766	14.161	46.433,00	11.611,00	5.423,00	78.280	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	2.952.152	-	103	1.224,00	7.026,00	-	5.942	Mining and excavation	2
3	Industri pengolahan	30.563.082	195.324	113.302	91.903,00	104.935,00	253.513,00	457.181	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan	6.186.991	-	-	1.362,00	-	-	2.151	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pe	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	8.166.911	388.369	14.733	9.874,00	10.367,00	378.154,00	88.358	Construction	6
7	Perdagangan besar dan eceran; Reparasi da	23.429.311	544.912	339.520	746.309,00	135.079,00	680.593,00	1.964.692	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	3.309.856	24.187	3.090	10.271,00	11.200,00	27.128,00	62.165	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Ma	255.372	12.058	4.469	21.896,00	2.962,00	9.915,00	62.073	Provision of Accommodation and Provision of Drinking Food	9
10	Infomasi dan Komunikasi	3.398.413,00	-	359,00	827,00	-	-	3.016,00	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	29.125.071	108.476	162	32.980,00	70.444,00	103.523,00	79.583	Financial and Insurance Activities	11
12	Real Estat	5.051.802	173.952	824	13.827,00	3.456,00	178.134,00	52.265	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan, dan	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	435	58	-	4,00	46,00	24,00	49	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas S	12.100	426	38	468,00	757,00	615,00	1.679	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	245.675	6.794	1.042	5.868,00	6.382,00	5.690,00	27.280	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi K	31.360.260	378.699	12.336	160.804,00	86.115,00	195.648,00	3.596.130	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekt	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	79.536	13.745	-	-	-	-	10.339	Not a Business Field	22
23	Lainnya	27.660.373	-	38	80,00	-	-	1.017	Others	23
<b>Total</b>		<b>177.339.535</b>	<b>1.858.766</b>	<b>504.177</b>	<b>1.144.130</b>	<b>450.380</b>	<b>1.838.360</b>	<b>6.492.201</b>	<b>Total</b>	

## 6. ALLOWANCE FOR IMPAIRMENT LOSSES MOVEMENT

### Risiko Kredit/ Credit Risk

#### Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual

#### Allowance for Impairment Losses Movement - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Keterangan	30 Juni / June 2022			30 Juni / June 2021			Description	No.
		CKPN Stage 1	CKPN Stage 2	CKPN Stage 3	CKPN Stage 1	CKPN Stage 2	CKPN Stage 3		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Saldo awal CKPN	(555.660)	(352.086)	(2.408.108)	(664.668)	(414.091)	(1.538.590)	Beginning balance	1
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net)	-	-	-	-	-	-	Provision (recovery) for the period	2
	2.a. Pembentukan CKPN pada periode berjalan	(45.220)	(106.353)	(153.887)	(5.929)	(334.350)	(1.223.513)	2.a. Provision for the period	
	2.b. Pemulihan CKPN pada periode berjalan	2.574	1.059	(13.523)	177.715	298.061	632.282	2.b. Recovery for the period	
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan	-	-	444.315	-	-	293.581	Write-offs for the period	3
4	Pembentukan (pemulihan) lainnya pada periode berjalan	49.334	96.143	(158.139)	(186)	-	(2.120)	Other provision (recovery) for the period	4
	<b>Saldo akhir</b>	<b>(548.972)</b>	<b>(361.237)</b>	<b>(2.289.342)</b>	<b>(493.068)</b>	<b>(450.380)</b>	<b>(1.838.360)</b>	<b>Ending balance</b>	

### Risiko Kredit/ Credit Risk

#### Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Secara Konsolidasi dengan Entitas Anak

#### Allowance for Impairment Losses Movement - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

No.	Keterangan	30 Juni / June 2022			30 Juni / June 2021			Description	No.
		CKPN Stage 1	CKPN Stage 2	CKPN Stage 3	CKPN Stage 1	CKPN Stage 2	CKPN Stage 3		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Saldo awal CKPN	(1.254.925)	(352.086)	(2.408.108)	(1.514.158)	(414.091)	(1.538.590)	Beginning balance	1
2	Pembentukan (pemulihan) CKPN pada periode berjalan	-	-	-	-	-	-	Provision (recovery) for the period	3
	2.a. Pembentukan CKPN pada periode berjalan	(431.110)	(106.353)	(153.887)	(77.666)	(36.289)	(581.492)	3.a. Provision for the period	
	2.b. Pemulihan CKPN pada periode berjalan	(1.104)	1.059	(13.523)	(3.667)	-	(9.739)	3.b. Recovery for the period	
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan	419.612	-	444.315	451.361	-	293.581	Write-offs for the period	4
4	Pembentukan (pemulihan) lainnya pada periode berjalan	49.334	96.143	(158.139)	-	-	(2.120)	Other provision (recovery) for the period	5
	<b>Saldo akhir</b>	<b>(1.218.193)</b>	<b>(361.237)</b>	<b>(2.289.342)</b>	<b>(1.144.130)</b>	<b>(450.380)</b>	<b>(1.838.360)</b>	<b>Ending balance</b>	



## 7. NET CLAIMS DISCLOSURE BASED ON PORTFOLIO CATEGORY AND RATING SCALE

### Risiko Kredit/ Credit Risk

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual  
Net Claims Disclosure based on Portfolio Category and Rating Scale - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

30 Juni / June 2022																	
No.	Kategori Portofolio	Lembaga Pemeringkat / Rating Agencies	Tagihan Bersih / Net Claims												Tanpa Peringkat / Unrated	Portfolio Category	No.
			Peringkat Jangka panjang / Long Term Rating						Peringkat Jangka Pendek / Short Term Rating								
			Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3	Kurang dari A-3			
			Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3	Kurang dari F3			
			Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-2	P-3	Kurang dari P-3			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(14)	(15)	(16)	(2)	(1)	
1	Tagihan Kepada Pemerintah		-	-	-	-	126	-	-	-	-	-	-	26.291.222	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik		-	-	1.802.018	8.218.765	2.475.895	-	148.022	-	-	-	-	542.138	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank		111.261	42.660	2.186.434	1.638.653	-	-	-	-	-	-	-	1.770.143	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal													305	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial													-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan													24.455.130	Pensioners/Other institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													2.346.594	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi		1.370.760	13.245.223	3.731.967	7.859.604	-	424.788	161.434	-	-	-	-	82.732.539	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo													383.275	Past due claims	10	
11	Aset Lainnya													5.021.703	Other assets	11	
<b>TOTAL</b>			<b>1.482.021</b>	<b>13.287.883</b>	<b>7.720.419</b>	<b>17.717.022</b>	<b>2.476.021</b>	<b>424.788</b>	<b>329.456,00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>143.543.049</b>	<b>TOTAL</b>		

30 Juni / June 2021																	
No.	Kategori Portofolio	Lembaga Pemeringkat / Rating Agencies	Tagihan Bersih / Net Claims												Tanpa Peringkat / Unrated	Portfolio Category	No.
			Peringkat Jangka panjang / Long Term Rating						Peringkat Jangka Pendek / Short Term Rating								
			Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3	Kurang dari A-3			
			Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3	Kurang dari F3			
			Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-2	P-3	Kurang dari P-3			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(14)	(15)	(16)	(2)	(1)	
1	Tagihan Kepada Pemerintah		17.677	-	-	-	-	-	-	-	-	-	-	24.149.330	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik		840.140	174.290	6.151.471	8.111.710	-	-	-	-	-	-	-	1.715.903	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank		174.430	461.499	1.045.924	1.761.558	725.791	-	-	-	-	-	-	259.019	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal													331	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial													-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan													28.532.752	Pensioners/Other institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													2.709.665	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi		610.104	5.377.437	4.311.961	1.562.254	-	962.454	-	-	-	-	-	75.945.342	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo													530.319	Past due claims	10	
11	Aset Lainnya													5.219.516	Other assets	11	
<b>TOTAL</b>			<b>1.642.351</b>	<b>6.013.226</b>	<b>11.509.356</b>	<b>11.435.522</b>	<b>725.791</b>	<b>962.454</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>139.062.177</b>	<b>TOTAL</b>		

**Risiko Kredit/ Credit Risk**

**Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Konsolidasi dengan Entitas Anak**  
**Net Claims Disclosure based on Portfolio Category and Rating Scale - Consolidated Bank and Subsidiary**

(dalam jutaan Rupiah / in million Rupiah)

30 Juni / June 2022																	
No.	Kategori Portofolio	Lembaga Pemeringkat / Rating Agencies	Tagihan Bersih / Net Claims											Tanpa Peringkat / Unrated	Portfolio Category	No.	
			Peringkat Jangka panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating							
			Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3				Kurang dari A-3
			Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3				Kurang dari F3
			Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-2	P-3				Kurang dari P-3
PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)						
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d idA-	idBBB+ s.d idBBB-	idBB+ s.d idBB-	idB+ s.d idB-	Kurang dari idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(14)	(15)	(16)	(2)	(1)	
1	Tagihan Kepada Pemerintah		-	-	-	-	126	-	-	-	-	-	-	33.567.554	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik		-	-	2.057.105	8.218.765	2.475.895	-	148.022	-	-	-	-	542.138	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank		293.583	42.660	2.186.434	1.638.653	-	-	-	5	-	-	-	1.875.865	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal													305	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial													-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan													24.455.130	institutions' employees	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													12.841.656	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi		1.370.760	13.245.223	3.780.953	7.859.604	-	424.788	181.434	-	-	-	-	82.817.495	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo													404.035	Past due claims	10	
11	Aset Lainnya													6.299.593	Other assets	11	
	<b>TOTAL</b>		<b>-</b>	<b>1.664.343</b>	<b>13.287.883</b>	<b>8.024.492</b>	<b>17.717.022</b>	<b>2.476.021</b>	<b>424.788</b>	<b>329.456</b>	<b>5</b>	<b>-</b>	<b>-</b>	<b>162.803.771</b>	<b>TOTAL</b>		

30 Juni / June 2021																	
No.	Kategori Portofolio	Lembaga Pemeringkat / Rating Agencies	Tagihan Bersih / Net Claims											Tanpa Peringkat / Unrated	Portfolio Category	No.	
			Peringkat Jangka panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating							
			Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3				Kurang dari A-3
			Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3				Kurang dari F3
			Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-2	P-3				Kurang dari P-3
PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)						
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d idA-	idBBB+ s.d idBBB-	idBB+ s.d idBB-	idB+ s.d idB-	Kurang dari idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(14)	(15)	(16)	(2)	(1)	
1	Tagihan Kepada Pemerintah		17.677	-	-	-	-	-	-	-	-	-	-	30.027.256	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik		840.140	174.290	6.429.703	8.111.710	-	-	-	-	-	-	-	1.715.903	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank		355.947	461.499	1.045.924	1.761.558	725.791	-	-	5	-	-	-	314.019	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal													331	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial													-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan													28.532.752	Pensioners/Other institutions' employees	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													12.190.122	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi		610.104	5.377.437	4.316.409	1.562.254	-	962.454	-	-	-	-	-	75.945.342	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo													531.521	Past due claims	10	
11	Aset Lainnya													6.505.057	Other assets	11	
	<b>TOTAL</b>		<b>-</b>	<b>1.823.868</b>	<b>6.013.226</b>	<b>11.792.036</b>	<b>11.435.522</b>	<b>725.791</b>	<b>962.454</b>	<b>5</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>155.762.303</b>	<b>TOTAL</b>		

## 8. NET CALIMS BASED ON RISK WEIGHT POST CREDIT RISK MITIGATION

### Risiko Kredit/ Credit Risk

Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank Secara Individual  
*Net Claims based on Risk Weight post Credit Risk Mitigation - Bank Stand Alone*

		30 Juni / June 2022											30 Juni / June 2021																	
No.	Kategori Portofolio	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Claims post Credit Risk Mitigation										ATMR / RWA	Beban Modal / Capital Charge	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Claims post Credit Risk Mitigation										ATMR / RWA	Beban Modal / Capital Charge	Portfolio Category	No.			
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya / Others			0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya / Others							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)			
(dalam jutaan Rupiah / in million Rupiah)																														
<b>A</b>																														
<b>Exposur Neraca</b>																														
<i>Balance Sheet Exposures</i>																														
1	Tagihan Kepada Pemerintah	26.271.191	-	-	-	-	-	-	-	-	-	-	-	24.167.007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	
<i>Claims on sovereign</i>																														
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	10.296.360	-	2.467.627	-	148.022	7.837.840	-	627.027	-	289.430	-	-	14.433.709	-	-	-	-	468.580	-	7.973.611	-	637.389	2	
<i>Claims on Public Sector Entity</i>																														
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	
<i>Claims on Multilateral Development Banks and International Institute</i>																														
4	Tagihan Kepada Bank	-	1.846.002	-	-	-	1.591.326	-	-	-	-	1.164.863	-	93.189	-	1.525.173	-	-	1.655.889	-	202.417	-	-	-	1.335.396	-	106.832	4		
<i>Claims on Bank</i>																														
5	Kredit Beragun Rumah Tinggal	-	-	305	-	-	-	-	-	-	-	107	-	9	-	-	331	-	-	-	-	-	-	-	-	-	116	9		
<i>Secured by Residential Property</i>																														
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	
<i>Secured by Commercial Real Estate</i>																														
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	24.455.130	-	-	-	-	-	-	978.205	-	-	-	-	28.532.752	-	-	-	-	-	-	-	14.266.376	-	1.141.310	7
<i>Pensioners/Other institutions' employees loans</i>																														
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	2.311.284	-	-	-	-	1.733.464	-	8.961	-	-	-	-	2.684.064	-	-	-	-	-	-	2.014.838	8	
<i>Claims on Micro, Small and Retail Portfolio</i>																														
9	Tagihan kepada Korporasi	-	13.688.817	-	-	-	3.554.505	-	-	81.849.406	275.318	-	82.089.194	6.567.135	239.670	5.333.404	-	-	13.059.219	-	58.763.852	687.120	-	-	-	-	67.390.823	5.391.266	9	
<i>Claims on Corporate</i>																														
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	383.275	-	574.913	45.993	-	2.976	-	-	-	-	-	-	-	-	-	-	-	791.610	10	
<i>Past due claims</i>																														
11	Aset Lainnya	1.138.502	-	-	-	-	-	-	-	3.859.388	23.813	-	3.116.029	3.985.108	1.130.665	-	-	-	-	-	-	-	-	4.062.353	26.497	-	4.102.099	328.168	11	
<i>Other assets</i>																														
Total Exposur Neraca		27.409.693	15.534.819	305	-	-	39.897.321	2.311.284	88.176.510	830.428	-	109.523.053	8.761.844	25.537.342	7.139.934	331	-	-	57.681.569	2.684.064	63.028.622	1.799.540	-	97.874.868	7.829.900	-	-	-	Total Balance Sheet Exposures	
<b>B</b>																														
<b>Exposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif</b>																														
<i>Off-Balance Sheet Exposures</i>																														
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
<i>Claims on sovereign</i>																														
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	266.561	-	-	8.208	-	141.549	-	11.324	-	745.000	-	-	1.076.795	-	-	-	-	-	-	-	687.397	54.992	2	
<i>Claims on Public Sector Entity</i>																														
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
<i>Claims on Multilateral Development Banks and International Institute</i>																														
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
<i>Claims on Bank</i>																														
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5
<i>Secured by Residential Property</i>																														
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6
<i>Secured by Commercial Real Estate</i>																														
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7
<i>Pensioners/Other institutions' employees loans</i>																														
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	35.310	-	-	-	-	26.482	-	2.119	-	-	-	-	16.650	-	-	-	-	-	-	12.488	8	
<i>Claims on Micro, Small and Retail Portfolio</i>																														
9	Tagihan kepada Korporasi	-	667.500	-	-	-	150.223	-	-	8.360.056	330.904	-	7.946.846	675.624	18.944	635.000	-	-	3.462.194	-	5.033.532	308.384	-	-	-	-	7.354.205	588.336	9	
<i>Claims on Corporate</i>																														
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10
<i>Past due claims</i>																														
Total Exposur TRA		667.500	-	-	-	-	416.784	35.310	8.368.324	330.904	-	8.114.877	689.067	18.944	1.380.000	-	-	-	4.538.989	16.650	5.033.532	308.384	-	-	-	8.054.090	644.327	-	-	Total Off-Balance Sheet Exposures
<b>C</b>																														
<b>Exposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)</b>																														
<i>Counterparty Credit Risk</i>																														
1	Tagihan Kepada Pemerintah	20.157	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
<i>Pensioners/Other institutions' employees loans</i>																														
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
<i>Claims on Public Sector Entity</i>																														
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
<i>Claims on Multilateral Development Banks and International Institute</i>																														
4	Tagihan Kepada Bank	-	251.498	-	-	-	2.060.327	-	-	-	-	-	2.312.280	184.981	-	430.622	-	-	587.432	-	26.688	-	-	-	1.080.767	-	86.461	4		
<i>Claims on Bank</i>																														
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5
<i>Claims on Micro, Small and Retail Portfolio</i>																														
6	Tagihan kepada Korporasi	-	259.696	-	-	-	27.239	-	-	382.592	-	-	448.145	35.852	-	27.027	-	-	6.999	-	1.194.207	-	-	-	-	-	1.203.111	96.249	6	
<i>Claims on Corporate</i>																														
Total Exposur Counterparty Credit Risk		20.157	511.162	-	-	-	2.087.566	-	-	382.592	-	2.760.405	220.833	-	457.649	-	-	-	594.431	-	1.220.896	-	-	-	2.283.878	182.710	-	-	-	Total Counterparty Credit Risk Exposures

**Risiko Kredit/ Credit Risk**

**Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank Secara Konsolidasi dengan Entitas Anak**  
**Net Claims based on Risk Weight post Credit Risk Mitigation - Consolidated Bank and Subsidiary**

(dalam jutaan Rupiah / In million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2022											ATMR / RWA	Beban Modal / Capital Charge	30 Juni / June 2021											ATMR / RWA	Beban Modal / Capital Charge	Portfolio Category	No.
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Claims post Credit Risk Mitigation													Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Claims post Credit Risk Mitigation														
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya / Others	0%			20%	35%	40%	45%	50%	75%	100%	150%	Lainnya / Others						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(2)	(1)		
<b>A</b>	<b>Eksposur Neraca</b>																										<b>Balance Sheet Exposures</b>	<b>A</b>	
1	Tagihan Kepada Pemerintah	33.547.523	-	-	-	-	-	-	-	-	-	-	-	-	30.044.933	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	10.551.447	-	2.467.627	148.022	-	7.965.384	637.231	-	269.430	-	-	-	-	14.711.941	-	-	468.580	-	8.112.727	649.018	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank	-	2.134.051	-	-	-	-	1.591.326	-	-	-	1.222.473	97.796	-	1.761.695	-	-	-	1.655.689	-	202.417	-	-	-	1.382.701	110.616	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal	-	-	305	-	-	-	-	-	-	-	-	107	9	-	331	-	-	-	-	-	-	-	-	-	116	Secured by Residential Property	5	
6	Kredit Beragun Properti Komerstia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6		
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	24.455.130	-	-	-	-	12.227.565	978.205	-	-	-	-	-	28.532.752	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	7		
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Retail	-	2.464.230	-	-	-	-	10.342.117	-	-	-	-	8.249.434	659.955	67	4.002.904	-	-	-	-	-	8.170.501	-	-	-	6.928.456	554.276	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	48.986	13.688.817	-	-	-	3.554.505	-	81.934.451	275.318	-	82.174.150	6.573.931	239.670	5.333.404	-	-	-	13.063.667	-	58.763.852	687.120	-	67.390.823	5.391.266	Claims on Corporate	9		
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	20.760	383.275	-	595.673	47.654	-	2.976	-	-	-	-	-	1.202	527.343	-	-	792.812	63.425	Past due claims	10	
11	Aset Lainnya	1.940.322	-	-	-	-	-	-	4.335.458	23.813	-	4.371.178	349.695	-	2.022.996	-	-	-	-	-	-	4.455.563	26.497	-	4.495.308	359.625	Other assets	11	
	<b>Total Eksposur Neraca</b>	<b>35.536.831</b>	<b>18.287.098</b>	<b>305</b>	<b>-</b>	<b>-</b>	<b>40.152.408</b>	<b>10.342.117</b>	<b>88.758.296</b>	<b>830.428</b>	<b>-</b>	<b>116.805.962</b>	<b>9.344.477</b>	<b>32.307.666</b>	<b>11.370.409</b>	<b>331</b>	<b>0</b>	<b>0</b>	<b>57.964.249</b>	<b>8.170.501</b>	<b>63.423.034</b>	<b>1.709.540</b>	<b>0</b>	<b>103.369.318</b>	<b>8.269.546</b>	<b>Total Balance Sheet Exposures</b>			
<b>B</b>	<b>Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif</b>																										<b>Off-Balance Sheet Exposures</b>	<b>B</b>	
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1		
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	266.561	-	8.266	-	-	141.549	11.324	-	745.000	-	-	-	1.076.795	-	-	-	-	-	687.397	54.992	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3		
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Bank	4		
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5		
6	Kredit Beragun Properti Komerstia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6		
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	7		
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Retail	-	-	-	-	-	-	35.310	-	-	-	26.482	2.119	-	-	-	-	-	16.650	-	-	-	-	-	12.488	999	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi	-	667.500	-	-	-	150.223	-	8.380.056	330.904	-	7.946.846	675.624	18.944	635.000	-	-	-	3.462.194	-	5.033.532	308.384	-	7.354.205	588.336	Claims on Corporate	9		
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Past due claims	10		
	<b>Total Eksposur TRA</b>	<b>-</b>	<b>667.500</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>416.784</b>	<b>35.310</b>	<b>8.368.324</b>	<b>330.904</b>	<b>-</b>	<b>8.114.877</b>	<b>689.067</b>	<b>18.944</b>	<b>1.380.000</b>	<b>-</b>	<b>-</b>	<b>4.538.989</b>	<b>16.650</b>	<b>5.033.532</b>	<b>308.384</b>	<b>-</b>	<b>8.054.090</b>	<b>644.327</b>	<b>Off-Balance Sheet Exposures</b>				
<b>C</b>	<b>Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)</b>																										<b>Counterparty Credit Risk</b>	<b>C</b>	
1	Tagihan Kepada Pemerintah	20.157	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	1		
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3		
4	Tagihan Kepada Bank	-	251.496	-	-	-	2.060.327	-	-	-	-	2.312.260	184.981	-	430.622	-	-	-	587.432	-	26.688	-	-	1.080.767	86.461	Claims on Bank	4		
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5		
6	Tagihan kepada Korporasi	-	259.666	-	-	-	27.239	-	382.592	-	-	448.145	35.852	-	27.027	-	-	-	6.999	-	1.194.207	-	-	1.203.111	96.249	Claims on Corporate	6		
	<b>Total Eksposur Counterparty Credit Risk</b>	<b>20.157</b>	<b>511.162</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.087.566</b>	<b>-</b>	<b>382.592</b>	<b>-</b>	<b>-</b>	<b>2.760.405</b>	<b>220.833</b>	<b>-</b>	<b>457.649</b>	<b>-</b>	<b>-</b>	<b>594.431</b>	<b>-</b>	<b>1.220.896</b>	<b>-</b>	<b>-</b>	<b>2.283.878</b>	<b>182.710</b>	<b>Total Counterparty Credit Risk Exposures</b>				

## 9. NET CLAIMS AND CREDIT RISK MITIGATION TECHNIQUES

### Risiko Kredit/ Credit Risk

#### Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank Secara Individual Net Claims and Credit Risk Mitigation Techniques - Bank Stand Alone

No.	Kategori Portofolio	30 Juni / June 2022					30 Juni / June 2021					Portfolio Category	No.		
		Tagihan Bersih/ Net Claims	Bagian yang dijamin / Claims guaranteed by:				Bagian yang tidak dijamin / Claims not guaranteed	Tagihan Bersih/ Net Claims	Bagian yang dijamin / Claims guaranteed by:					Bagian yang tidak dijamin / Claims not guaranteed	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(3)-(4)-(5)+(6)+(7)	(9)	(10)	(11)	(12)	(13)	(14)=(9)-(10)+(11)+(12)+(13)	(2)	(1)
<b>A</b>	<b>Eksposur Neraca</b>														
1	Tagihan Kepada Pemerintah	26.271.191	-	-	-	-	26.271.191	24.167.007	-	-	-	-	24.167.007	Balance Sheet Exposures	A
2	Tagihan Kepada Entitas Sektor Publik	12.912.009	-	-	-	-	12.912.009	15.171.719	-	-	-	-	15.171.719	Claims on sovereign	1
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2
4	Tagihan Kepada Bank	3.437.328	-	-	-	-	3.437.328	3.383.479	-	-	-	-	3.383.479	Claims on Multilateral Development Banks and International Institute	3
5	Kredit Beragun Rumah Tinggal	305	-	-	-	-	305	331	-	-	-	-	331	Claims on Bank	4
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5
7	Kredit Pegawai/Pensiunan	24.455.130	-	-	-	-	24.455.130	28.532.752	-	-	-	-	28.532.752	Secured by Commercial Real Estate	6
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	2.311.284	-	-	-	-	2.311.284	2.693.015	-	-	8.951	-	2.684.064	Pensioners/Other institutions' employees loans	7
9	Tagihan kepada Korporasi	99.368.135	18.318.427	-	-	-	81.049.708	78.083.265	10.356.986	-	-	-	67.726.279	Claims on Micro, Small and Retail Portfolio	8
10	Tagihan yang Telah Jatuh Tempo	383.275	-	-	-	-	383.275	530.319	-	-	2.976	-	527.343	Claims on Corporate	9
11	Aset Lainnya	5.021.703	-	-	-	-	5.021.703	5.219.515	-	-	-	-	5.219.515	Past due claims	10
	<b>Total Eksposur Neraca</b>	<b>174.160.360</b>	<b>18.318.427</b>	-	-	-	<b>155.841.933</b>	<b>157.781.402</b>	<b>10.356.986</b>	-	<b>11.927</b>	-	<b>147.412.489</b>	Other assets	11
<b>B</b>	<b>Eksposur Rekening Administratif</b>													Off-Balance Sheet Exposures	B
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	274.829	-	-	-	-	274.829	1.821.795	-	-	-	-	1.821.795	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	35.310	-	-	-	-	35.310	16.650	-	-	-	-	16.650	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	9.508.683	2.033.948	-	-	-	7.474.735	9.458.054	3.125.882	-	-	-	6.332.172	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	Past due claims	10
	<b>Total Eksposur Rekening Administratif</b>	<b>9.818.822</b>	<b>2.033.948</b>	-	-	-	<b>7.784.874</b>	<b>11.296.499</b>	<b>3.125.882</b>	-	-	-	<b>8.170.617</b>	Total Off-Balance Sheet Exposures	
<b>C</b>	<b>Eksposur Counterparty Credit Risk</b>													Counterparty Credit Risk Exposures	C
1	Tagihan Kepada Pemerintah	20.157	-	-	-	-	20.157	-	-	-	-	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	2.311.823	-	-	-	-	2.311.823	1.044.742	-	-	-	-	1.044.742	Claims on Bank	4
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5
6	Tagihan kepada Korporasi	669.497	-	-	-	-	669.497	1.228.234	-	-	-	-	1.228.234	Claims on Corporate	6
	<b>Total Eksposur Counterparty Credit Risk</b>	<b>3.001.477</b>	-	-	-	-	<b>3.001.477</b>	<b>2.272.976</b>	-	-	-	-	<b>2.272.976</b>	Total Counterparty Credit Risk Exposures	
	<b>Total (A+B+C)</b>	<b>186.980.659</b>	<b>20.352.375</b>	-	-	-	<b>166.628.284</b>	<b>171.350.877</b>	<b>13.482.868</b>	-	<b>11.927</b>	-	<b>157.856.082</b>	<b>Total (A+B+C)</b>	

**Risiko Kredit/ Credit Risk**  
**Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank Secara Konsolidasi dengan Entitas Anak**  
**Net Claims and Credit Risk Mitigation Techniques - Consolidated Bank and Subsidiary**

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2022						30 Juni / June 2021						Portfolio Category	No.	
		Tagihan Bersih/ Net Claims	Bagian yang dijamin / Claims guaranteed by:				Bagian yang tidak dijamin / Claims not guaranteed	Tagihan Bersih/ Net Claims	Bagian yang dijamin / Claims guaranteed by:				Bagian yang tidak dijamin / Claims not guaranteed			
			Agunan / Collateral	Garansi / Guarantee letter	Asuransi Kredit / Credit Insurance	Lainnya/Others			Agunan / Collateral	Garansi / Guarantee letter	Asuransi Kredit / Credit Insurance	Lainnya/Others				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(3)+(4)+(5)+(6)+(7)	(9)	(10)	(11)	(12)	(13)	(14)=(9)-(10)-(11)-(12)+(13)	(2)	(1)	
<b>A</b>	<b>Eksposur Neraca</b>														<b>Balance Sheet Exposures</b>	<b>A</b>
1	Tagihan Kepada Pemerintah	33.547.523	-	-	-	-	33.547.523	30.044.933	-	-	-	-	30.044.933	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik	13.167.096	-	-	-	-	13.167.096	15.449.951	-	-	-	-	15.449.951	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank	3.725.377	-	-	-	-	3.725.377	3.620.001	-	-	-	-	3.620.001	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal	305	-	-	-	-	305	331	-	-	-	-	331	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan	24.455.130	-	-	-	-	24.455.130	28.532.752	-	-	-	-	28.532.752	Pensioners/Other institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	12.806.346	-	-	2.464.230	-	10.342.116	12.173.472	67	-	4.002.904	-	8.170.501	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi	99.502.077	18.367.413	-	-	-	81.134.664	78.087.713	10.361.434	-	-	-	67.726.279	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo	404.035	-	-	-	-	404.035	531.521	-	-	2.976	-	528.545	Past due claims	10	
11	Aset Lainnya	6.299.593	-	-	-	-	6.299.593	6.505.056	-	-	-	-	6.505.056	Other assets	11	
	<b>Total Eksposur Neraca</b>	<b>193.907.482</b>	<b>18.367.413</b>	-	<b>2.464.230</b>	-	<b>173.075.839</b>	<b>174.945.730</b>	<b>10.361.501</b>	-	<b>4.005.880</b>	-	<b>160.578.349</b>	<b>Total Balance Sheet Exposures</b>		
<b>B</b>	<b>Eksposur Rekening Administratif</b>													<b>Off-Balance Sheet Exposures</b>	<b>B</b>	
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik	274.829	-	-	-	-	274.829	1.821.796	-	-	-	-	1.821.796	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	35.310	-	-	-	-	35.310	16.650	-	-	-	-	16.650	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi	9.508.683	2.033.948	-	-	-	7.474.735	9.458.054	3.125.882	-	-	-	6.332.172	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	Past due claims	10	
	<b>Total Eksposur Rekening Administratif</b>	<b>9.818.822</b>	<b>2.033.948</b>	-	-	-	<b>7.784.874</b>	<b>11.296.499</b>	<b>3.125.882</b>	-	-	-	<b>8.170.617</b>	<b>Total Off-Balance Sheet Exposures</b>		
<b>C</b>	<b>Eksposur Counterparty Credit Risk</b>													<b>Counterparty Credit Risk Exposures</b>	<b>C</b>	
1	Tagihan Kepada Pemerintah	20.157	-	-	-	-	20.157	-	-	-	-	-	-	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank	2.311.823	-	-	-	-	2.311.823	1.044.742	-	-	-	-	1.044.742	Claims on Bank	4	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5	
6	Tagihan kepada Korporasi	669.497	-	-	-	-	669.497	1.228.234	-	-	-	-	1.228.234	Claims on Corporate	6	
	<b>Total Eksposur Counterparty Credit Risk</b>	<b>3.001.477</b>	-	-	-	-	<b>3.001.477</b>	<b>2.272.976</b>	-	-	-	-	<b>2.272.976</b>	<b>Total Counterparty Credit Risk Exposures</b>		
	<b>Total (A+B+C)</b>	<b>206.727.781</b>	<b>20.401.361</b>	-	<b>2.464.230</b>	-	<b>183.862.190</b>	<b>188.515.205</b>	<b>13.487.383</b>	-	<b>4.005.880</b>	-	<b>171.021.942</b>	<b>Total (A+B+C)</b>		

## 10. CREDIT RISK WEIGHTED ASSETS CALCULATION USING STANDARDIZED APPROACH

### Risiko Kredit/ Credit Risk

#### Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank Secara Individual Credit Risk Risk Weighted Assets Calculation using Standardized Approach- Bank Stand Alone

1. Eksposur Aset di laporan posisi keuangan, kecuali eksposur sekuritisasi / Asset Exposures in Balance Sheets, except securitization exposure

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2022			30 Juni / June 2021			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Tagihan Kepada Pemerintah	26.271.191	-	-	24.167.007	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	12.912.009	7.837.840	7.837.840	15.171.719	7.973.611	7.973.611	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	3.437.328	1.164.863	1.164.863	3.383.479	1.335.396	1.335.396	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	305	107	107	331	116	116	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	24.455.130	12.227.565	12.227.565	28.532.752	14.266.376	14.266.376	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	2.311.285	1.733.464	1.733.464	2.693.015	2.019.761	2.014.838	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	99.368.135	86.777.488	82.089.194	78.083.265	72.185.695	67.390.822	Claims on Corporate	9
10	Tagihan yang telah jatuh tempo	383.275	574.913	574.913	530.319	795.479	791.610	Past due claims	10
11	Aset Lainnya	5.021.703	-	3.895.108	5.219.515	-	4.102.099	Other Assets	11
	<b>Total</b>	<b>174.160.361</b>	<b>110.316.239</b>	<b>109.523.053</b>	<b>157.781.402</b>	<b>98.576.434</b>	<b>97.874.867</b>	<b>Total</b>	

2. Eksposur Kewajiban Komitmen/ Kontinjensi pada Transaksi Rekening Administratif, kecuali eksposur sekuritisasi / Off Balance Sheet Exposures, except securitization exposure

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2022			30 Juni / June 2021			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	274.829	141.549	141.549	1.821.795	687.397	687.397	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	-	-	-	-	-	-	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	35.310	26.482	26.482	16.650	12.488	12.488	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	9.508.683	9.065.023	7.946.846	9.458.054	8.926.618	7.354.205	Claims on Corporate	9
10	Tagihan yang telah jatuh tempo	-	-	-	-	-	-	Past due claims	10
	<b>Total</b>	<b>9.818.821</b>	<b>9.233.054</b>	<b>8.114.877</b>	<b>11.296.499</b>	<b>9.626.503</b>	<b>8.054.090</b>	<b>Total</b>	

3. Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan (Counterparty Credit Risk)/Exposures That Caused Credit Risk due to Failure of The Opposing Party

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2022			30 Juni / June 2021			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)	(2)	(1)
1	Tagihan Kepada Pemerintah	20.157	-	-	-	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	2.311.823	1.080.463	1.080.463	1.044.742	406.528	406.528	Claims on Bank	4
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5
6	Tagihan kepada Korporasi	669.497	448.145	448.145	1.228.234	1.203.112	1.203.112	Claims on Corporate	6
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA)			1.231.798			674.238	Weighted exposure of Credit Valuation Adjustment (CVA risk weighted assets)	7
	<b>Total</b>	<b>3.001.477</b>	<b>1.528.607</b>	<b>2.760.405</b>	<b>2.272.976</b>	<b>1.609.641</b>	<b>2.283.879</b>	<b>Total</b>	

4. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk) / Exposures That Caused Credit Risk due to Settlement Failure

(dalam jutaan Rupiah / in million Rupiah)

No	Jenis Transaksi	30 Juni / June 2022			30 Juni / June 2021			Transaction Type	No
		Nilai Eksposur / Exposure	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	Nilai Eksposur / Exposure	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1.	Delivery versus payment	-		-	-		-	Delivery versus payment	1.
	a. Beban Modal 8% (5-15 hari)	-		-	-		-	a. 8% capital charge (5-15 days)	
	b. Beban Modal 50% (16-30 hari)	-		-	-		-	b. 50% capital charge (16-30 days)	
	c. Beban Modal 75% (31-45 hari)	-		-	-		-	c. 75% capital charge (31-45 days)	
	d. Beban Modal 100% (lebih dari 45 hari)	-		-	-		-	d. 100% capital charge (more than 45 days)	
2.	Non-delivery versus payment	-		-	-		-	Non delivery versus payment	2.
	<b>Total</b>	-		-	-		-	<b>Total</b>	

5. Eksposur Sekuritisasi / Securitisation Exposures

(dalam jutaan Rupiah / in million Rupiah)

No	Jenis Transaksi	30 Juni / June 2022		30 Juni / June 2021		Transaction Type	No
		Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA		
(1)	(2)	(3)	(4)	(5)	(6)		
1.	Fasilitas Kredit Pendukung yang memenuhi persyaratan	-	-	-	-	Supporting Credit Facilities that meet the requirements	1.
2.	Fasilitas Kredit Pendukung yang tidak memenuhi persyaratan	-	-	-	-	Supporting Credit Facilities that not meet the requirements	2.
3.	Fasilitas Likuiditas yang memenuhi persyaratan		-		-	Liquidity Facilities that meet the requirements	3.
4.	Fasilitas Likuiditas yang tidak memenuhi persyaratan		-		-	Liquidity Facilities that not meet the requirements	4.
5.	Pembelian Efek Beragun Aset yang memenuhi persyaratan		-		-	Purchase of Asset-Backed Securities that meet the requirements	5.
6.	Pembelian Efek Beragun Aset yang tidak memenuhi persyaratan		-		-	Purchase of Asset-Backed Securities that not meet the requirements	6.
7.	Eksposur Sekuritisasi yang tidak tercakup dalam ketentuan mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum.		-		-	Securitization exposures that are not covered by the provisions concerning prudential principles in asset securitization activities for	7.
	<b>Total</b>	-	-	-	-	<b>Total</b>	

6. Total Pengukuran Risiko Kredit (1+2+3+4+5) / Total Credit Risk Measurement (1+2+3+4+5)

(dalam jutaan Rupiah / in million Rupiah)

		30 June / June 2022	30 June / June 2021	
TOTAL ATMR RISIKO KREDIT	(A)	120.398.335	108.212.836	TOTAL CREDIT RISK RWA
TOTAL FAKTOR PENGURANG MODAL	(D)	-	-	TOTAL CAPITAL DEDUCTION FACTOR



## Risiko Kredit/ Credit Risk

### Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank Secara Konsolidasi Audited dengan Entitas Anak Credit Risk Risk Weighted Assets Calculation using Standardized Approach - Consolidated Bank and Subsidiary

#### 1. Eksposur Aset di laporan posisi keuangan, kecuali eksposur sekuritisasi / Asset Exposures in Balance Sheets, except securitization exposure

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2022			30 Juni / June 2021			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Tagihan Kepada Pemerintah	33.547.523	-	-	30.044.933	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	13.167.096	7.965.384	7.965.384	15.449.951	8.112.727	8.112.727	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	3.725.377	1.222.473	1.222.473	3.620.001	1.382.701	1.382.701	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	305	107	107	331	116	116	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	24.455.130	12.227.565	12.227.565	28.532.752	14.266.376	14.266.376	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	12.806.347	9.604.759	8.249.434	12.173.472	9.130.104	6.928.457	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	99.502.077	86.886.937	82.174.150	78.087.713	72.187.919	67.390.822	Claims on Corporate	9
10	Tagihan yang telah jatuh tempo	404.035	595.673	595.673	531.436	796.681	792.812	Past due claims	10
11	Aset Lainnya	6.299.593	-	4.371.178	6.505.056	-	4.495.308	Other Assets	11
	<b>Total</b>	<b>193.907.483</b>	<b>118.502.897</b>	<b>116.805.962</b>	<b>174.945.645</b>	<b>105.876.623</b>	<b>103.369.317</b>	<b>Total</b>	

#### 2. Eksposur Kewajiban Komitmen/ Kontinjensi pada Transaksi Rekening Administratif, kecuali eksposur sekuritisasi. / Off Balance Sheet Exposures, except securitization exposure

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2022			30 Juni / June 2021			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	274.829	141.549	141.549	1.821.795	687.397	687.397	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	-	-	-	-	-	-	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	35.310	26.482	26.482	16.650	12.488	12.488	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	9.508.683	9.065.023	7.946.846	9.458.054	8.926.618	7.354.205	Claims on Corporate	9
10	Tagihan yang telah jatuh tempo	-	-	-	-	-	-	Past due claims	10
	<b>Total</b>	<b>9.818.821</b>	<b>9.233.054</b>	<b>8.114.877</b>	<b>11.296.499</b>	<b>9.626.503</b>	<b>8.054.090</b>	<b>Total</b>	

#### 3. Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan (Counterparty Credit Risk)/Exposures That Caused Credit Risk due to Failure of The Opposing Party

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2022			30 Juni / June 2021			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)	(2)	(1)
1	Tagihan Kepada Pemerintah	20.157	-	-	-	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	2.311.823	1.080.463	1.080.463	1.044.742	406.528	406.528	Claims on Bank	4
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5
6	Tagihan kepada Korporasi	669.497	448.145	448.145	1.228.234	1.203.112	1.203.112	Claims on Corporate	6
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA)	-	-	1.231.798	-	-	674.238	Weighted exposure of Credit Valuation	7
	<b>Total</b>	<b>3.001.477</b>	<b>1.528.607</b>	<b>2.760.405</b>	<b>2.272.976</b>	<b>1.609.641</b>	<b>2.283.879</b>	<b>Total</b>	

4. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk) / Exposures That Caused Credit Risk due to Settlement Failure

(dalam jutaan Rupiah / in million Rupiah)

No	Jenis Transaksi	30 Juni / June 2022			30 Juni / June 2021			Transaction Type	No
		Nilai Eksposur / Exposure	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	Nilai Eksposur / Exposure	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1.	Delivery versus payment	-	-	-	-	-	-	Delivery versus payment	1.
	a. Beban Modal 8% (5-15 hari)	-	-	-	-	-	-	a. 8% capital charge (5-15 days)	
	b. Beban Modal 50% (16-30 hari)	-	-	-	-	-	-	b. 50% capital charge (16-30 days)	
	c. Beban Modal 75% (31-45 hari)	-	-	-	-	-	-	c. 75% capital charge (31-45 days)	
	d. Beban Modal 100% (lebih dari 45 hari)	-	-	-	-	-	-	d. 100% capital charge (more than 45 days)	
2.	Non-delivery versus payment	-	-	-	-	-	-	Non delivery versus payment	2.
	<b>Total</b>	-	-	-	-	-	-	<b>Total</b>	

5. Eksposur Sekuritisasi / Securitisation Exposures

(dalam jutaan Rupiah / in million Rupiah)

No	Jenis Transaksi	30 Juni / June 2022		30 Juni / June 2021		Transaction Type	No
		Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA		
(1)	(2)	(3)	(4)	(5)	(6)		
1.	Fasilitas Kredit Pendukung yang memenuhi persyaratan	-	-	-	-	Supporting Credit Facilities that meet the requirements	1.
2.	Fasilitas Kredit Pendukung yang tidak memenuhi persyaratan	-	-	-	-	Supporting Credit Facilities that not meet the requirements	2.
3.	Fasilitas Likuiditas yang memenuhi persyaratan	-	-	-	-	Liquidity Facilities that meet the requirements	3.
4.	Fasilitas Likuiditas yang tidak memenuhi persyaratan	-	-	-	-	Liquidity Facilities that not meet the requirements	4.
5.	Pembelian Efek Beragun Aset yang memenuhi persyaratan	-	-	-	-	Purchase of Asset-Backed Securities that meet the requirements	5.
6.	Pembelian Efek Beragun Aset yang tidak memenuhi persyaratan	-	-	-	-	Purchase of Asset-Backed Securities that not meet the requirements	6.
7.	Eksposur Sekuritisasi yang tidak tercakup dalam ketentuan mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum.	-	-	-	-	Securitization exposures that are not covered by the provisions concerning prudential principles in asset securitization activities for commercial banks	7.
	<b>Total</b>	-	-	-	-	<b>Total</b>	

6. Total Pengukuran Risiko Kredit (1+2+3+4+5) / Total Credit Risk Measurement (1+2+3+4+5)

(dalam jutaan Rupiah / in million Rupiah)

		30 Juni / June 2022	30 Juni / June 2021	
TOTAL ATMR RISIKO KREDIT	(A)	127.681.244	113.707.286	TOTAL CREDIT RISK RWA
TOTAL FAKTOR PENGURANG MODAL	(D)	-	-	TOTAL CAPITAL DEDUCTION FACTOR

## 11. COUNTERPARTY CREDIT RISK DISCLOSURE (CCRA)

For the Bank, counterparty credit risk is risk arising from non-performing credit payment by a counterparty on a contract with the Bank, causing a potential loss for the Bank to replace the contract.

Counterparty credit risk generally emerge in FX swap and repo/reverse repo transactions. Mitigation of counterparty credit risk is implemented in accordance with SEOJK No.42/SEOJK.03/2016 (and its amendment), with recognizing the collateral, guarantee, pledge, or credit insurance, and complemented by the Bank's policies on the management of counterparty credit risk.

## 12. ANALYSIS OF COUNTERPARTY CREDIT RISK EXPOSURE (CCR1)

	a	b	c	d	e	f
	<i>Replacement cost (RC)</i>	<i>Potential future exposure (PFE)</i>	EEPE	Alpha digunakan untuk perhitungan regulatory EAD	Tagihan Bersih	ATMR
1 SA-CCR (for derivatives)	1.010.606.611.635	1.133.306.806.383		1,4	3.001.478.785.225	
2 Internal Model Method (for derivatives and SFTs)					N/A	N/A
3 Simple Approach for credit risk mitigation (for SFTs)					N/A	N/A
4 Comprehensive Approach for credit risk mitigation (for SFTs)						
5 VaR for SFTs					N/A	N/A
6 Total						

## 13. CAPITAL CHARGE FOR CREDIT VALUATION ADJUSTMENT (CCR2)

	a	b
<b>English</b>	Tagihan bersih	ATMR
Total portfolios subject to the Advanced CVA capital charge	N/A	N/A
1 (i) VaR component (including the 3×multiplier)		N/A
2 (ii) Stressed VaR component (including the 3×multiplier)		N/A
3 All portfolios subject to the Standardised CVA capital charge	1.231.798.188.992	
4 Total subject to the CVA capital charge	1.231.798.188.992	

#### 14. EXPOSURE OF CCR BASED ON PORTFOLIO CATEGORY AND RISK WEIGHT (CCR3)

Bobot Risiko	a	b	c	d	e	f	g	h	i
Kategori Portofolio	0%	10%	20%	50%	75%	100%	150%	Lainnya	Total Tagihan Bersih
<b>English</b>									
Sovereigns	20.156.629.686								20.156.629.686
Non-central government public sector entities (PSEs)									
Multilateral development banks (MDBs)									
Banks		251.496.736.804	2.060.327.218.298			-			2.311.823.955.102
Securities firms									
Corporates		259.665.997.225	27.239.034.456			382.593.168.755			669.498.200.436
Regulatory retail portfolios									
Other assets									
<b>Total</b>	<b>20.156.629.686</b>	<b>511.162.734.030</b>	<b>2.087.566.252.754</b>			<b>382.593.168.755</b>			<b>3.001.478.785.225</b>

#### 15. NET DERIVATIVE LOANS (CCR6)

	a	b
	Proteksi yang dibeli (Protection bought)	Proteksi yang dijual (Protection sold)
<b>Indonesia</b>		
<b>Nilai Notional</b>	<i>NULL</i>	<i>NULL</i>
Single-name credit default swaps		
Index credit default swaps		
Total return swaps		
Credit options		
Derivatif kredit lainnya		
<b>Total Nilai Notional</b>	<i>NULL</i>	<i>NULL</i>
<b>Nilai wajar</b>	<i>NULL</i>	<i>NULL</i>
Nilai wajar positif (aset)		
Nilai wajar negatif (kewajiban)		

#### 16. QUALITATIVE DISCLOSURES ON SECURITIZATION EXPOSURE (SECA)

There is no securitization exposure

#### **17. SECURITIZATION EXPOSURE IN THE BANKING BOOK (SEC1)**

There is no securitization exposure

#### **18. SECURITIZATION EXPOSURE IN TRADING BOOK (SEC2)**

There is no securitization exposure

#### **19. SECURITIZATION EXPOSURE IN BOOK BANKING AND WITH RELATED TO ITS CAPITAL REQUIREMENTS - BANKS ACTING AS ORIGINATOR OR SPONSOR (SEC3)**

There is no securitization exposure

#### **20. EXPOSURE OF SECURITIZATION IN BOOK BANKING AND ITS CAPITAL REQUIREMENTS - BANKS ACTING AS INVESTORS (SEC4)**

There is no securitization exposure

#### **21. GENERAL RISK EXPOSURE DISCLOSURE**

Credit Risk in BTPN is a prudential principal to avoid risks that arise as a result of other parties' failure to meet their obligations to the Bank, including credit risk due to debtors' failure, credit concentration risk, counterparty credit risk and settlement risk.

##### **1. Credit Risk Management Framework**

Calculating credit risk is done based on portfolio and transactional. The calculation may use both quantitative and qualitative methods in accordance with the standards of BI, OJK and/or adopted best practices or internal model developed by the Bank. Credit risk measurement is carried out, among others, through: risk ratings and stress tests.

##### **2. Adequacy of Policy, Procedures and Limit**

The credit policy of Bank BTPN refers to the Regulation of the Financial Services Authority No. 42/POJK.03/2017 on the Requirement to Prepare and Implement Credit or Financing Policy for Commercial Banks. The credit policy is the guidelines to implementing credit processing by the Bank. The Bank periodically reviews policies and procedures, especially if and when occur changes in the economic conditions, changes in the regulations and/or business approaches.

This policy aims to establish credit risk management in accordance with global standards as an internationally active Bank and carries out appropriate credit programs in an organized manner for the Bank's better credit culture. The Bank is categorized as one of the systemically important banks in Indonesia. For this reason, the Bank has established the Recovery Plan Document which includes its asset quality aspect. The recovery plan identifies the options to recover the financial strength and viability if the Bank faces burdensome pressures, especially in terms of the asset quality.

The Bank remains active in managing and supervising the risk management implementation and effectively improves the policies, procedures and risk management system development. Aside from establishing policies and procedures, the Bank also sets the limit to maintain credit risk exposure in line with the Bank's risk appetite.

The limit, among others, consists of limit in decision making authority in accordance with the competency of the decision-maker and the risk level as well as assurance that there is no conflict of interest in the credit processing provided to customers. Meanwhile, determining the Legal Lending Limit is done in accordance with OJK Regulation No. 32/POJK.03/2018 and its amendment POJK No. 38/POJK/.03/2019 by taking into account the last updated regulation.

The Bank manages, and controls credit risk concentration wherever such risk is identified - specifically towards individual and group debtors and industries as well as geographic sectors.

The Bank has adequacy of processes in identification, measurement, monitoring and internal control as well as credit risk management information system. The available Management Information System covers detailed levels to detect unfavorable development at the earliest possible so that accurate actions may be taken in time in order to correct the declining credit quality or to minimize credit loss.

The Bank carefully monitors development of credit portfolio which allows the Bank to take preventive action in time should a decline in credit quality occurs, by early detection of problems and tight monitoring.

### 3. Adequacy of Processes in Risk Identification, Measurement, Monitoring, and Control, and Risk Management Information Systems

Bank BTPN's Credit Risk framework is implemented through an integrated process and consists of risk identification, measurement, monitoring, and control/mitigation processes. The process of credit risk identification, among others, is implemented starting from determining the industrial sector or customer segment to be funded, through analysis of customers' credit requests as well as analysis of products and activities that may potentially cause credit risks by conducting risk assessment on Product Programs. Based on the process of identifying such credit risks, the Bank takes measurement of the credit risks by utilizing the main indicators that show the customers' credit quality, such as the Non-Performing Loan and periodically measures the quality of the low-quality assets as well as monitor customers who are included in the watchlist account.

As part of the credit risk measurement, stress testing is conducted in order to evaluate the resilience of the Bank in facing extreme conditions. The system of measuring credit risk must take into account product characteristics, tenors, collateral aspects, default potential, and the Bank's capability to absorb potential defaults and conduct quantification of, among others the composition of asset portfolio including the type, exposure feature, credit growth, adequacy of reserves, concentration level and the quality of fund provision, incorporating level of problem assets and foreclosed assets, as well as the mark to market specific credit risk transactions. The Bank monitors actual credit risk exposure compared to the credit risk limit, the management of instead of troubled should be use

problem asset terminology credit as well as monitors the conformity between policies and implementation of credit risk management.

Development of management information system is carried out in continuity in order to present credit risk information on regular basis.

### 4. Internal Control System for Credit Risk

The Internal Control System is implemented to manage risks that pose threats to the Bank's business continuity. For example, the implementation of effective handling procedures on credit in non performing by separating the function of settling non performing loans and the function of credit approvals. Results from handling non performing credits must be documented to be used as materials for consideration in channeling or restructuring loans.

Credit risk can also be controlled through risk mitigation, active management of position and risk portfolio as well as determining the targets of concentration risk limit.

### 5. Credit Concentration Risk Management Policy

The Bank manages credit concentration risk by monitoring among others, the industry sector exposure, particularly the types of loan, as well as individuals and business groups exposure.

### 6. Definition of Past-Due Claim

Claims that are past-due are all receivables in arrear for more than 90 (ninety) days, both on principal and/or interest payments.

## 7. Definition of Impaired Claim

The Bank conducts evaluation on financial assets/financial asset groups with diminishing value in each balance sheet date. Any receivables with impairment are determined based on financial assets/financial asset groups if objectively proven that the impairment occurs as a result of one or more events occurring subsequent to the initial recognition of the asset (loss event). Such loss event affects the estimated future cash flow of the financial assets or financial asset groups that can be accurately estimated.

## 8. In regards to estimation of loan provision

In regards to estimation of loan loss provision of financial assets, the Bank has applied PSAK 71 since 1 January 2020. PSAK 71 requires impairment loss to be recognized at the amount of the expected credit loss (12 months ECL) or lifetime expected credit loss (lifetime ECL) of financial assets. Lifetime ECL is expected loss originating from all possible expected lifetime default of financial instruments, while 12 months ECL is a portion of the expected credit loss from possible defaults within 12 months upon submission of report. Expected credit loss is a weighted probability estimate of credit loss (namely current value of overall cash shortfall) during the estimated life span of a financial instrument. Cash shortfall is the difference in the cash flow which the entity expects to receive. Since expected credit loss takes into account the amount and the time of payment, credit loss will remain to persist although the entity expects to be paid in full even after maturity. Expected Credit Loss ("ECL") is recognized for all financial debt instruments, loan commitments and financial guarantees classified as "hold to collect" or "hold to collect and sell" and has an SPPI cash flow. ECL is not recognized for financial instruments defined as FVTPL and equity instruments defined as FVOCI.

Credit exposure estimation for risk management purposes is complex and requires the use of models, due to varying exposures related to changes in market conditions, expected cash flow as well as course of time. Credit risk assessment of asset portfolio requires further estimation of possible default, from the ratio of related loss and correlation of default between parties. The Bank measures credit loss by use of Probability of Default (PD), Exposure at Default (EAD), Loss Given Default (LGD) and macroeconomic variables for forward looking estimation.

In accordance with PSAK 71, the Bank applies the "Three-Phase" model for value changes based on the change in the credit quality since its initial recognition as summarized below:

- Financial instruments which do not experience a decrease in credit value since its initial recognition are classified in "Phase 1".
- If a significant increase in credit risk ("SICR") since its initial recognition is identified, the financial instrument is moved to "Phase 2" but is not yet considered to have experienced impaired in the credit value.
- If the financial instrument is experiencing a decrease in the credit value, the financial instrument is then moved to "Phase 3".

PSAK 71 has not yet been applicable for Subsidiary which is Sharia-based entity.

## 9. Credit Risk Disclosure with Standardized Approach

In calculating the Risk Weighted Assets (RWA) for credit risk, the Bank uses a standardized approach that complies with prevailing OJK regulation, namely the SE OJK No.42/SEOJK.03/2016 on the Guidelines for the Calculation of Credit Risk Weighted Assets with Standardized Approach.

With using standardized approach, the risk weight is determined based on the rating of the debtor or the counterparty, in accordance with the portfolio category or a certain percentage for certain type of claim. The portfolio category is divided into claims on the government, claims on the public sector entities, claims on the banks, claims on the employees and pensioners, claims on micro, small, and retail portfolio, claims on corporations and on past-due claims.

The risk weight is determined based on the provisions stipulated by the Regulator. If claims are rated, the Bank will then use rating agency recognized by Regulator.

## 10. Credit Risk Mitigation Disclosure

The Bank implements a range of policies and practices to mitigate credit risk. The Bank has the guidelines on the accepted types of collateral to mitigate credit risk. The types of collateral accepted are as follows:

- Land/or building
- Vehicles
- Equipment (including machines and heavy equipment)
- Cash collateral
- SBLC
- Account receivable
- Inventory