

CREDIT RISK EXPOSURE DISCLOSURE

31 December 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	31 Desember 2022 / 31 December 2022						31 Desember 2021 / 31 December 2021						Portfolio Category	No.	
		Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area						Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area								
		JAWA/ JAWA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA/ JAWA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)	
1	Tagihan Kepada Pemerintah	40.073.579	-	-	-	-	40.073.579	38.481.878	-	-	-	-	38.481.878	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik	8.867.836	-	2.265.670	-	-	11.133.506	9.386.716	-	2.136.940	-	-	56	11.523.712	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	4.845.234	-	133	-	3.637.887	8.483.254	4.239.571	-	-	-	1.372.514	5.612.085	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal	87	205	-	-	-	292	94	225	-	-	-	319	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan	11.365.822	1.643.643	4.611.391	5.363.597	-	22.984.453	13.178.011	1.869.757	5.222.077	5.934.662	-	26.204.507	Pensioners/Other institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	1.716.845	144.047	594.906	422.684	13.729	2.892.211	1.213.647	138.263	530.260	361.096	-	2.243.266	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi	97.619.237	223.010	5.146.024	5.219.836	771.431	108.979.538	82.045.562	181.820	5.314.750	5.924.384	378.717	93.845.233	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo	332.820	11.017	60.919	59.518	-	464.274	189.285	14.316	86.613	38.618	-	328.832	Past due claims	10	
11	Aset Lainnya	4.614.071	-	-	-	-	4.614.071	5.009.331	-	-	-	-	5.009.331	Other assets	11	
	Total	169.435.531	2.021.922	12.679.043	11.065.635	4.423.047	199.625.178	153.744.095	2.204.381	13.290.640	12.258.760	1.751.287	183.249.163	Total		

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	31 Desember 2022 / 31 December 2022						31 Desember 2021 / 31 December 2021						Portfolio Category	No.
		Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area						Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area							
		JAWA/ JAWA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA/ JAWA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)
1	Tagihan Kepada Pemerintah	47.618.159	-	-	0	0	47.618.159	45.091.841	-	-	-	-	45.091.841	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	9.222.917	-	2.265.670	0	0	11.488.587	9.664.963	-	2.136.940	-	56	11.801.959	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	0	0	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	5.518.616	-	133	0	3.637.887	9.156.636	4.456.059	-	-	-	1.372.514	5.828.573	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	87	205	-	0	0	292	94	225	-	-	-	319	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	0	0	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	11.365.822	1.643.643	4.611.391	5.363.597	0	22.984.453	13.178.011	1.869.757	5.222.077	5.934.662	-	26.204.507	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	8.900.280	561.679	3.237.465	957.073	13.729	13.670.226	7.919.799	500.285	2.831.278	815.371	-	12.066.733	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	97.779.907	223.010	5.146.024	5.219.836	771.431	109.140.208	82.055.731	181.820	5.314.750	5.924.384	378.717	93.855.402	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	366.101	12.350	63.763	61.640	0	503.854	202.395	15.685	90.157	39.402	-	347.639	Past due claims	10
11	Aset Lainnya	5.511.292	40.559	279.306	62.348	0	5.893.505	5.905.738	42.187	283.911	80.159	-	6.311.995	Other assets	11
	Total	186.283.181	2.481.446	15.603.752	11.664.494	4.423.047	220.455.920	168.474.631	2.609.959	15.879.113	12.793.978	1.751.287	201.508.968	Total	

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	31 Desember 2022 / 31 December 2022						31 Desember 2021 / 31 December 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	26.376.921	3.239.397	899.403	36.934	9.520.924	40.073.579	38.476.606	5.272	-	-	-	38.481.878	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	3.203.568	3.919.497	3.856.848	153.593	-	11.133.506	2.237.374	3.279.477	3.991.831	2.015.030	-	11.523.712	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	3.463.494	1.387.474	576.450	868.631	2.187.205	8.483.254	2.990.251	632.491	384.069	179.074	1.426.200	5.612.085	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	292	-	292	105	214	-	-	-	319	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	302.684	2.038.209	3.896.516	16.747.044	-	22.984.453	20.067.318	6.137.189	-	-	-	26.204.507	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	442.426	1.166.812	406.080	876.893	-	2.892.211	1.645.894	597.372	-	-	-	2.243.266	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	47.012.983	27.429.428	26.753.521	7.783.606	-	108.979.538	40.382.270	29.047.644	19.459.649	4.955.670	-	93.845.233	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	289.781	19.283	29.477	125.733	-	464.274	296.817	30.015	-	-	-	326.832	Past due claims	10
11	Aset Lainnya	-	-	-	-	4.614.071	4.614.071	5.009.331	-	-	-	-	5.009.331	Other assets	11
	Total	81.091.857	39.200.100	36.418.295	26.592.726	16.322.200	199.625.178	111.107.966	39.729.674	23.835.549	7.149.774	1.426.200	183.249.163	Total	

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	31 Desember 2022 / 31 December 2022						31 Desember 2021 / 31 December 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	30.846.990	4.798.831	1.720.053	36.934	10.215.351	47.618.159	42.071.075	1.929.055	676.273	-	415.438	45.091.841	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	3.558.649	3.919.497	3.856.848	153.593	-	11.488.587	2.515.621	3.279.477	3.991.831	2.015.030	-	11.801.959	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	4.102.438	1.410.575	576.450	868.631	2.198.542	9.156.636	3.107.449	725.399	384.069	179.074	1.432.582	5.828.573	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	292	-	292	105	214	-	-	-	319	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	302.684	2.038.209	3.896.516	16.747.044	-	22.984.453	20.067.318	6.137.189	-	-	-	26.204.507	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	8.225.263	4.158.769	409.301	876.893	-	13.670.226	8.910.356	3.156.377	-	-	-	12.066.733	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	47.050.626	27.471.504	26.753.521	7.783.606	80.951	109.140.208	40.382.726	29.057.357	19.459.649	4.955.670	-	93.855.402	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	327.343	21.273	29.505	125.733	-	503.854	317.302	30.337	-	-	-	347.639	Past due claims	10
11	Aset Lainnya	-	-	-	-	5.893.505	5.893.505	5.009.331	-	-	-	1.302.664	6.311.995	Other assets	11
	Total	94.413.993	43.818.658	37.242.194	26.592.726	18.388.349	220.455.920	122.381.283	44.315.405	24.511.822	7.149.774	3.150.684	201.508.968	Total	

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 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 Komerstat / Claims secured by Commercial Real Estate	Kredit Pegawai/ Pensiunan/ Other 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)
Desember 2022														
1	Pertanian, Kehutanan, dan Perikanan	-	1.109.472	-	-	-	-	-	35.395	4.499.704	9.632	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	-	954.016	-	-	-	-	-	-	5.633.091	-	-	Mining and excavation	2
3	Industri pengolahan	-	1.569.587	-	-	-	-	-	102.665	34.184.198	87.234	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas	-	3.608.809	-	-	-	-	-	2.393	802.990	-	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah	-	-	-	-	-	-	-	1.031	104.039	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	-	3.868.888	-	-	-	-	-	9.763	2.004.957	22.899	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan pemeliharaan kendaraan	-	-	-	-	-	-	-	366.570	18.422.933	193.568	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	3.645	2.616.598	1.060	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman	-	-	-	-	-	-	-	13.717	85.660	17.063	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	12.733	-	-	-	-	-	1.404	5.310.667	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	30.664.044	-	-	1.281.099	-	-	-	-	23.006.016	61.269	22.500	Financial and Insurance Activities	11
12	Real Estat	-	-	-	-	-	-	-	-	3.283.740	-	-	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	1.336	371.106	153	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna	-	-	-	-	-	-	-	2.088	3.187.129	12.298	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Keamanan	-	-	-	-	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	-	71	-	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Kesehatan Hewan	-	-	-	-	-	-	-	3.826	607	-	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	211	263.840	-	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	54.824	46.938	895	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemilik atau sebagai Kepala Keluarga	-	-	-	-	-	-	-	870	6.947	-	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Non-Profesional Lainnya	-	-	-	-	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	-	-	-	-	292	22.984.453	2.286.402	785	58.403	-	-	Not a Business Field	22
23	Lainnya	9.409.535	-	-	7.202.155	-	-	6.000	5.147.593	-	-	4.591.571	Others	23
Total		40.073.579	11.133.506	-	8.483.254	292	22.984.453	2.892.211	108.979.538	464.274	4.614.071		Total	
Desember 2021														
1	Pertanian, Kehutanan, dan Perikanan	-	1.146.804	-	-	-	-	-	33.546	5.405.874	8.326	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-	807	5.126.997	-	-	Mining and excavation	2
3	Industri pengolahan	-	1.712.156	-	-	-	-	-	67.957	29.502.043	57.759	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas	-	4.645.809	-	-	-	-	-	981	1.354.910	426	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah	-	-	-	-	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	-	3.978.955	-	-	-	-	-	4.617	2.003.514	8.752	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan pemeliharaan kendaraan	-	-	-	-	-	-	-	229.657	17.621.815	130.447	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	-	8.653.255	-	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman	-	-	-	-	-	-	-	18.584	108.197	42	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	-	-	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	24.726.640	30.107	-	4.816.325	-	-	-	1.811	16.776.535	8.490	-	Financial and Insurance Activities	11
12	Real Estat	-	9.881	-	-	-	-	-	-	6.761.549	-	-	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna	-	-	-	-	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Keamanan	-	-	-	-	-	-	-	135	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	-	5.815	517	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Kesehatan Hewan	-	-	-	-	-	-	-	53.715	61.273	1.121	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	-	25.948	-	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemilik atau sebagai Kepala Keluarga	-	-	-	-	319	26.204.507	1.763.468	17.954	110.271	-	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Non-Profesional Lainnya	-	-	-	-	-	-	1.854	405.650	2.442	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	-	-	-	-	-	-	60.319	15.524	756	-	-	Not a Business Field	22
23	Lainnya	13.755.238	-	-	795.760	-	-	-	3.678	-	-	5.009.331	Others	23
Total		38.481.878	11.523.712	-	5.612.085	319	26.204.507	2.243.266	93.845.233	93.845.233	328.832	5.009.331	Total	

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 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)
	Desember 2022												December 2022	
1	Pertanian, Kehutanan, dan Perikanan	-	1.109.472	-	-	-	-	-	690.881	4.499.704	10.283	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	-	964.016	-	-	-	-	-	102	5.633.091	-	-	Mining and excavation	2
3	Industri pengolahan	-	1.569.587	-	-	-	-	-	760.702	34.184.198	88.497	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	-	3.608.809	-	-	-	-	-	2.393	802.990	-	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengendalian Pencemaran Lingkungan	-	-	-	-	-	-	-	1.031	104.039	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	-	3.868.889	-	-	-	-	-	9.783	2.004.957	22.699	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Kendaraan Bermotor	-	-	-	-	-	-	-	9.217.507	18.442.979	229.168	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	3.645	2.616.598	1.060	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman	-	-	-	-	-	-	-	21.619	85.660	17.095	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	12.733	-	-	-	-	-	2.248	5.310.667	3	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	30.664.044	-	-	1.281.099	-	-	-	3.363	23.065.689	61.308	22.500	Financial and Insurance Activities	11
12	Real Estat	-	-	-	-	-	-	-	261	3.283.740	-	-	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	1.336	371.106	153	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Sewa Guna Usaha, dan Jasa Perantara	-	-	-	-	-	-	-	2.088	3.187.129	12.298	-	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	-	-	-	-	-	-	-	71	-	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	3.923	607	-	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	4.623	263.840	19	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	54.824	46.938	895	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	-	-	597.023	6.947	1.973	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Nasional	-	-	-	-	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	-	-	-	-	292	-	22.984.453	2.286.402	785	58.403	-	Not a Business Field	22
23	Lainnya	16.954.115	355.081	-	7.875.537	-	-	-	6.421	5.228.544	-	5.871.005	Others	23
	Total	47.618.159	11.488.587	-	9.156.636	292	-	22.984.453	13.670.226	109.140.208	503.854	5.893.505	Total	
	Desember 2021												December 2021	
1	Pertanian, Kehutanan, dan Perikanan	-	1.146.804	-	-	-	-	-	256.561	5.405.874	9.066	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-	1.109	5.126.997	2	-	Mining and excavation	2
3	Industri pengolahan	-	1.712.156	-	-	-	-	-	319.485	29.502.043	58.228	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	-	4.645.809	-	-	-	-	-	981	1.354.910	426	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengendalian Pencemaran Lingkungan	-	-	-	-	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	-	3.978.955	-	-	-	-	-	4.617	2.003.514	8.752	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Kendaraan Bermotor	-	-	-	-	-	-	-	9.060.732	17.621.815	146.954	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	2.375	8.653.255	6	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman	-	-	-	-	-	-	-	41.342	108.197	209	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	87	-	1	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	24.726.639	30.107	-	4.816.325	-	-	-	1.814	16.786.704	8.496	-	Financial and Insurance Activities	11
12	Real Estat	-	9.881	-	-	-	-	-	109	6.761.549	-	-	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, Sewa Guna Usaha, dan Jasa Perantara	-	-	-	-	-	-	-	779	-	1	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial	-	-	-	-	-	-	-	135	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	-	5.815	517	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	54.208	61.273	1.123	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	11.110	25.948	40	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	319	-	26.204.507	2.242.989	17.954	111.137	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Nasional	-	-	-	-	-	-	-	1.854	405.650	2.442	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	-	-	-	-	-	-	-	60.410	15.524	756	-	Not a Business Field	22
23	Lainnya	20.365.202	278.247	-	1.012.248	-	-	-	241	3.678	-	6.311.995	Others	23
	Total	45.091.841	11.801.959	-	5.828.573	319	-	26.204.507	12.066.733	93.855.402	347.639	6.311.995	Total	

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	31 Desember 2022 / 31 December 2022						31 Desember 2021 / 31 December 2021						Description	No.
		Wilayah / Geographic Area						Wilayah / Geographic Area							
		JAWA / JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA / JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)	(1)	
1	Tagihan	159.042.343	2.033.884	12.637.257	11.019.367	3.066.488	187.799.339	145.808.648	2.219.235	13.355.025	12.322.370	1.098.980	174.804.258	Gross claims	1
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan 3)													Impaired claims	2
	a. Belum jatuh tempo	11.457.802	26.951	599.037	99.453	404	12.183.647	1.845.577	29.282	539.944	82.418	-	2.497.221	a. Not yet matured	
	b. Telah jatuh tempo	832.773	25.059	147.756	132.277	-	1.137.865	64.833	-	46.037	19.202	-	130.072	b. Matured	
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1	487.065	17.212	113.492	113.682	371	731.822	344.277,00	43.910,00	81.360,00	86.114,00	-	555.681	Allowance for impairment losses - Stage 1	3
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2	218.665	6.396	34.644	25.714	-	285.419	263.234,00	22.596,00	46.011,00	20.245,00	-	352.086	Allowance for impairment losses - Stage 2	4
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3	1.706.864	13.596	89.270	78.751	-	1.888.481	1.742.427,00	79.829,00	527.524,00	58.328,00	-	2.408.108	Allowance for impairment losses - Stage 3	5
6	Tagihan yang dihapus buku	2.649.572	108.363	1.035.471	440.092	-	4.233.498	2.907.019	274.166	1.148.655	388.067	-	4.717.907	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	31 Desember 2022 / 31 December 2022						31 Desember 2021 / 31 December 2021						Description	No.
		Wilayah / Geographic Area						Wilayah / Geographic Area							
		JAWA / JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA / JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)	(1)	
1	Tagihan	176.556.074	2.514.138	15.613.371	11.648.935	3.066.488	209.399.006	161.113.219	2.649.347	16.018.309	12.883.473	1.098.980	193.763.328	Gross claims	1
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan 3)													Impaired claims	2
	a. Belum jatuh tempo	11.457.802	26.951	599.037	99.453	404	12.183.647	1.845.577	29.282	539.944	82.418	-	2.497.221	a. Not yet matured	
	b. Telah jatuh tempo	1.096.238	34.048	166.283	146.622	-	1.443.191	254.623	12.209	82.144	28.361	-	377.337	b. Matured	
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1	1.153.149	37.941	164.896	144.390	371	1.500.747	918.313,00	68.443,00	156.171,00	111.999,00	-	1.254.926	Allowance for impairment losses - Stage 1	3
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2	218.665	6.396	34.644	25.714	-	285.419	263.234,00	22.596,00	46.011,00	20.245,00	-	352.086	Allowance for impairment losses - Stage 2	4
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3	1.706.864	13.596	89.270	78.751	-	1.888.481	1.742.427,00	79.829,00	527.524,00	58.328,00	-	2.408.108	Allowance for impairment losses - Stage 3	5
6	Tagihan yang dihapus buku	4.708.903	231.873	1.441.485	594.372	-	6.976.633	4.243.896	359.494	1.460.838	501.289	-	6.565.507	Amounts written-off	6

5. CLAIMS AND ALLOWANCE DISCLOSURE BASED ON ECONOMIC SECTOR

Risiko Kredit/ Credit Risk

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)	
Desember 2022										
1	Pertanian, Kehutanan, dan Perikanan	5.667.444	13.512	18.068	7.748	842	13.241	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	5.509.977	1.214	-	9.047	201	-	-	Mining and excavation	2
3	Industri pengolahan	34.848.480	1.908.812	173.252	151.649	67.841	220.950	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	4.348.567	163	-	2.361	48	-	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan	105.070	70.150	-	1.232	71	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	5.944.505	4.337.110	41.586	29.825	15.554	489.128	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan	18.344.042	1.515.317	490.305	273.074	59.411	643.853	18	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	2.481.187	22.429	2.625	19.759	2.875	7.384	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	128.079	4.031	28.391	5.112	1.610	9.391	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	5.035.743	1.018.466	-	3.464	23.834	28	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	54.177.504	1.908.955	171.188	42.379	5.586	363.382	-	Financial and Insurance Activities	11
12	Real Estat	3.100.705	885.171	-	1.046	30.121	-	-	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	141.415	-	279	882	-	125	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak	1.918.682	250.160	25.358	17.143	9.093	12.328	-	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	71	-	-	2	-	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	4.709	1.599	-	149	561	277	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	264.051	-	-	325	-	-	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	104.585	8.165	2.021	3.648	2.271	1.928	4	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	7.817	-	-	121	-	-	-	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	25.456.893	205.278	184.792	155.719	65.154	126.466	12.106	Not a Business Field	22
23	Lainnya	20.209.813	33.095	-	7.137	346	4.221.370	-	Others	23
Total		187.799.339	12.183.647	1.137.865	731.822	285.419	1.888.481	4.233.498	Total	
Desember 2021										
1	Pertanian, Kehutanan, dan Perikanan	6.601.119	14.896	-	6.030	3.578	6.905	15.211	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	4.018.722	69	-	2.327	3.550	69	5.652	Mining and excavation	2
3	Industri pengolahan	29.062.512	575.787	48.800	102.876	58.684	603.775	389.443	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	5.443.158	750	-	1.907	-	3.663	2.526	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	5.618.068	385.119	11.673	24.104	3.473	388.095	86.881	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan	17.370.788	762.507	69.453	221.810	76.806	769.523	762.570	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	8.660.956	21.564	-	16.114	10.451	14.816	47.872	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	143.249	9.600	-	11.117	2.994	11.687	16.359	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	44.174.461	287.436	-	17.643	117.973	285.508	83.302	Financial and Insurance Activities	11
12	Real Estat	5.314.097	181.211	-	16.777	4.136	175.192	47.834	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	135	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	6.332	-	-	4	-	-	15	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	116.109	-	-	212	916	143	723	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	27.326	2.499	-	3.725	5.173	3.034	13.417	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	28.241.103	250.716	146	130.031	64.352	145.698	3.241.514	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Internasi	409.945	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	35.847	5.068	-	-	-	-	4.586	Not a Business Field	22
23	Lainnya	19.560.331	-	-	984.00	-	-	-	Others	23
Total		174.804.258	2.497.221	130.072	555.861	352.086	2.408.108	4.717.907	Total	

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)	
Desember 2022										
1	Pertanian, Kehutanan, dan Perikanan	6.345.163	13.512	24.520	29.331	842	13.241	116.446	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	5.510.105	1.214	7	9.073	201	-	320	Mining and excavation	2
3	Industri pengolahan	35.532.249	1.908.812	181.805	176.118	67.841	220.950	85.496	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan	4.348.567	163	-	2.361	48	-	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pe	105.070	70.150	-	1.232	71	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	5.944.505	4.337.110	41.586	29.825	15.554	489.128	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi da	27.931.217	1.515.317	764.742	953.663	59.411	643.853	2.305.296	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	2.481.187	22.429	2.625	19.759	2.875	7.384	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Ma	138.956	4.031	29.319	8.055	1.610	9.391	59.475	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	5.036.944	1.018.486	75	3.818	23.834	28	4.591	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	54.241.245	1.908.955	171.236	43.045	5.586	363.382	138	Financial and Insurance Activities	11
12	Real Estat	3.101.126	885.171	25	1.206	30.121	-	11.390	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	141.415	-	279	882	-	125	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha	1.918.682	250.160	25.358	17.143	9.093	12.328	-	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	71	-	-	2	-	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas S	4.869	1.599	12	212	561	277	687	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	269.663	-	369	1.506	-	-	675	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	104.585	8.165	2.021	3.648	2.271	1.928	4	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi K	642.778	-	14.403	36.958	-	-	157.150	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ek	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	25.456.893	205.278	184.792	155.719	65.154	126.466	12.106	Not a Business Field	22
23	Lainnya	30.143.716	33.095	17	7.191	346	-	4.222.859	Others	23
	Total	209.399.006	12.183.647	1.443.191	1.500.747	285.419	1.888.481	6.976.633	Total	
Desember 2021										
1	Pertanian, Kehutanan, dan Perikanan	6.855.090	14.895	11.919	36.245,00	3.578,00	6.905,00	99.630	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	4.019.182	69	82	2.482,00	3.550,00	-	69,00	Mining and excavation	2
3	Industri pengolahan	29.334.331	575.787	55.573	122.699,00	58.684,00	603.775,00	451.359	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan	5.443.158	750	-	1.907,00	-	3.663,00	2.526	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	5.618.068	385.119	11.673	24.104,00	3.473,00	388.095,00	86.881	Construction	6
7	Perdagangan besar dan eceran; Reparasi da	26.819.049	762.507	281.227	822.490,00	76.806,00	769.523,00	2.288.511	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	8.664.123	21.564	287	16.900,00	10.451,00	14.816,00	50.894	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Ma	174.210	9.600	3.233	19.153,00	2.994,00	11.687,00	66.586	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	122,00	-	16,00	34,00	-	-	692,00	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	44.184.748	287.436	12	17.752,00	117.973,00	285.508,00	83.440	Financial and Insurance Activities	11
12	Real Estat	5.314.234	181.211	4	16.805,00	4.136,00	175.192,00	47.912	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha	1.061	-	108	281,00	-	-	1.370	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan, dan	135	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	6.332	-	-	4,00	-	-	15	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas S	116.752	-	48	361,00	916,00	143,00	1.245	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	40.892	2.499	853	6.141,00	5.173,00	3.034,00	21.092	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi K	28.757.796	250.716	12.264	166.357,00	64.352,00	145.698,00	3.351.458	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ek	409.945	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	35.938	5.068	-	-	-	-	4.586	Not a Business Field	22
23	Lainnya	27.968.162	-	38	1.211,00	-	-	1.104	Others	23
	Total	193.763.328	2.497.221	377.337	1.254.926	352.086	2.408.108	6.565.507	Total	

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	31 Desember / December 2022			31 Desember / December 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	(555.661)	(352.086)	(2.408.108)	(678.645)	(840.603)	(1.098.101)	Beginning balance	1
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net)	-	-	-	-	-	-	Provision (recovery) for the period	2
	2.a. Pembentukan CKPN pada periode berjalan	(152.408)	(226.220)	(239.277)	23.105	(4.047)	(1.427.979)	2.a. Provision for the period	
	2.b. Pemulihan CKPN pada periode berjalan	4.444	3	(45.342)	22.084	3.835	(57.926)	2.b. Recovery for the period	
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan	-	-	921.486	-	-	743.674	Write-offs for the period	3
4	Pembentukan (pemulihan) lainnya pada periode berjalan	(28.197)	292.884	(117.240)	77.795	488.729	(567.776)	Other provision (recovery) for the period	4
	Saldo akhir	(731.822)	(285.419)	(1.888.481)	(555.661)	(352.086)	(2.408.108)	Ending balance	

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	31 Desember / December 2022			31 Desember / December 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	(1.254.926)	(352.086)	(2.408.108)	(1.528.135)	(840.603)	(1.098.101)	Beginning balance	1
2	Pembentukan (pemulihan) CKPN pada periode berjalan	-	-	-	-	-	-	Provision (recovery) for the period	3
	2.a. Pembentukan CKPN pada periode berjalan	(1.097.460)	(226.220)	(239.277)	(705.115)	(4.047)	(1.427.979)	3.a. Provision for the period	
	2.b. Pemulihan CKPN pada periode berjalan	(70.388)	3	(45.342)	(4.304)	3.835	(57.926)	3.b. Recovery for the period	
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan	950.224	-	921.486	904.833	-	743.674	Write-offs for the period	4
4	Pembentukan (pemulihan) lainnya pada periode berjalan	(28.197)	292.884	(117.240)	77.795	488.729	(567.776)	Other provision (recovery) for the period	5
	Saldo akhir	(1.500.747)	(285.419)	(1.888.481)	(1.254.926)	(352.086)	(2.408.108)	Ending balance	

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)

31 Desember / December 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								
			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				
			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-	F1+ s.d F1	F2	F3	Kurang dari F3			
			Fitch Rating	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		-	-	-	-	-	-	-	-	-	-	-	40.073.579	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik		-	-	2.011.520	8.173.108	-	-	153.593	-	-	-	-	795.285	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		156.916	205.832	3.827.217	1.398.347	-	-	-	-	-	-	-	2.894.942	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal													292	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial													-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan													22.984.453	institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													2.892.211	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi		1.485.363	13.246.791	4.851.833	8.247.985	-	284.283	-	-	-	-	-	80.863.283	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo													464.274	Past due claims	10	
11	Aset Lainnya													4.614.071	Other assets	11	
	TOTAL		1.642.279	13.452.623	10.690.570	17.819.440	-	284.283	153.593,00	-	-	-	-	155.582.390	TOTAL		

31 Desember / December 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								
			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				
			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-	F1+ s.d F1	F2	F3	Kurang dari F3			
			Fitch Rating	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		-	-	-	-	-	-	-	-	-	-	-	38.481.878	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik		-	132.599	3.535.454	6.843.958	-	-	-	-	-	-	-	1.011.701	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		818.152	907.198	1.381.409	1.879.610	326.435	-	-	-	-	-	-	299.281	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal													319	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial													-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan													26.204.507	Pensioners/Other institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													2.243.266	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi		2.354.404	4.231.740	3.115.175	826.206	-	945.159	-	-	-	-	-	82.372.549	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo													328.832	Past due claims	10	
11	Aset Lainnya													5.009.331	Other assets	11	
	TOTAL		3.172.556	5.271.537	8.032.038	9.549.774	326.435	945.159	-	-	-	-	-	155.951.664	TOTAL		

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)

31 Desember / December 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 id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	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		-	-	-	-	-	-	-	-	-	-	-	47.618.159	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik		-	-	2.366.601	8.173.108	-	-	153.593	-	-	-	-	795.285	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		276.793	205.832	3.827.217	1.398.347	-	-	-	5	-	-	-	3.448.442	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal													292	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial													-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan													22.984.453	Pensioners/Other institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													13.670.226	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi		1.485.363	13.246.791	4.911.505	8.247.985	-	284.283	-	-	-	-	-	80.964.281	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo													503.854	Past due claims	10	
11	Aset Lainnya													5.893.505	Other assets	11	
	TOTAL		-	1.762.156	13.452.623	11.105.323	17.819.440	-	284.283	153.593	5	-	-	175.878.497	TOTAL		

31 Desember / December 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 id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	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		-	-	-	-	-	-	-	-	-	-	-	45.091.841	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik		-	132.599	3.813.701	6.843.958	-	-	-	-	-	-	-	1.011.701	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		988.635	907.198	1.381.409	1.879.610	326.435	-	-	5	-	-	-	345.281	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal													319	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial													-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan													26.204.507	Pensioners/Other institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													12.066.733	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi		2.354.404	4.231.740	3.125.344	826.206	-	945.159	-	-	-	-	-	82.372.549	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo													347.639	Past due claims	10	
11	Aset Lainnya													6.311.995	Other assets	11	
	TOTAL		-	3.343.039	5.271.537	8.320.454	9.549.774	326.435	945.159	5	-	-	-	173.752.565	TOTAL		

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	31 Desember / December 2022											ATMR / RWA	Beban Modal / Capital Charge	31 Desember / December 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)				
A. Eksposur Neraca																										Balance Sheet Exposures		A			
1	Tagihan Kepada Pemerintah	47.584.638	-	-	-	-	-	-	-	-	-	-	-	45.091.842	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	11.086.149	-	-	-	-	-	5.773.465	461.877	-	132.599	-	-	-	-	-	-	-	-	-	6.203.560	496.285	-	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Bank and International Institute	3	
4	Tagihan Kepada Bank	-	4.171.207	-	-	-	1.637.668	-	-	-	-	1.653.075	132.771	-	3.336.194	-	-	-	-	-	-	-	-	-	176.230	-	1.514.205	121.137	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal	-	-	-	292	-	-	-	-	-	-	102	8	-	-	319	-	-	-	-	-	-	-	-	-	112	9	-	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	22.984.453	-	-	-	-	11.492.227	919.378	-	-	-	-	-	-	-	-	-	-	-	-	-	13.102.254	1.048.180	Pensioners/Other institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	2.001.471	-	-	-	-	-	11.630.628	-	-	9.119.515	729.561	28	4.666.110	-	-	-	-	-	-	-	-	-	-	-	6.460.548	516.844	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi	59.672	13.891.395	-	-	-	4.236.690	-	-	80.671.599	284.283	76.424.992	6.113.999	262.443	5.700.936	-	-	-	-	12.573.435	-	64.932.450	671.191	-	73.366.142	5.869.291	-	Claims on Corporate	9		
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	39.579	464.274	-	735.991	58.879	-	-	-	-	-	-	-	-	-	-	-	18.806	328.832	-	Past due claims	10	
11	Aset Lainnya	1.747.461	-	-	-	-	-	-	-	4.112.684	33.360	-	4.162.722	334.305	1.884.857	-	-	-	-	-	-	-	-	-	-	4.400.640	26.497	-	Other assets	11	
Total Eksposur Neraca		49.391.771	20.064.073	292	-	-	39.944.960	11.630.628	84.823.862	935.510	-	109.362.069	8.750.779	47.239.170	13.838.839	319	0	0	51.253.351	7.368.968	69.528.126	1.433.234	0	105.599.260	8.447.941	-	-	-	Total Balance Sheet Exposures		
B. Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif																										Off-Balance Sheet Exposures		B			
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	248.845	-	-	-	-	-	124.423	9.954	-	-	-	-	-	-	-	-	-	-	-	64.354	5.148	-	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Bank 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	-	-	-	-	-	-	-	38.128	-	-	28.596	2.288	-	-	-	-	-	-	-	-	-	-	-	-	28.627	-	21.470	1.718	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	-	642.788	-	-	-	602.227	-	-	8.224.219	-	8.018.200	641.456	45.229	860.000	-	-	-	-	2.519.014	-	4.602.684	302.866	-	-	6.488.490	519.079	-	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Past due claims	10	
Total Eksposur TRA		-	642.788	-	-	-	851.072	38.128	8.224.219	-	-	8.171.219	653.698	45.229	860.000	-	-	-	2.647.722	28.627	4.602.684	302.866	-	-	6.574.314	525.945	-	-	Off-Balance Sheet Exposures		
C. Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)																										Counterparty Credit Risk		C			
1	Tagihan Kepada Pemerintah	33.521	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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 Bank and International Institute	3	
4	Tagihan Kepada Bank	-	244.280	-	-	-	3.103.481	-	-	-	-	3.181.549	254.524	-	275.368	-	-	-	-	688.854	-	10.457	-	-	-	1.475.282	118.023	-	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	-	197.972	-	-	-	12.917	-	-	316.446	-	362.499	29.000	-	25.209	-	-	-	15.684	-	1.344.262	-	-	-	-	1.357.144	108.572	-	Claims on Corporate	6	
Total Eksposur Counterparty Credit Risk		33.521	442.252	-	-	-	3.116.398	-	316.446	-	-	3.544.048	283.524	-	300.576	-	-	-	704.538	-	1.354.718	-	-	-	2.832.426	226.595	-	-	Total Counterparty Credit Risk Exposures		

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

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	31 Desember / December 2022						31 Desember / December 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	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)
A	Eksposur Neraca													Balance Sheet Exposures	A
1	Tagihan Kepada Pemerintah	40.040.058	-	-	-	-	40.040.058	38.481.878	-	-	-	-	38.481.878	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	10.884.661	-	-	-	-	10.884.661	11.355.004	890.587	-	-	-	10.504.417	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	5.152.039	-	-	-	-	5.152.039	4.637.407	-	-	-	-	4.637.407	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	292	-	-	-	-	292	319	-	-	-	-	319	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	22.984.453	-	-	-	-	22.984.453	26.204.507	-	-	-	-	26.204.507	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	2.854.083	-	-	6.816	-	2.847.267	2.214.639	-	71	-	-	2.214.568	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	98.982.969	22.668.604	-	-	-	76.314.364	84.130.286	11.802.255	-	-	-	72.328.031	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	464.274	-	-	-	-	464.274	328.832	-	-	-	-	328.832	Past due claims	10
11	Aset Lainnya	4.614.071	-	-	-	-	4.630.169	5.009.331	-	-	-	-	5.009.331	Other assets	11
	Total Eksposur Neraca	185.960.354	22.668.604	-	6.816	-	163.317.577	172.402.203	12.692.842	-	71	-	169.709.290	Total Balance Sheet Exposures	
B	Eksposur Rekening Administratif													Off-Balance Sheet Exposures	B
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	248.845	-	-	-	-	248.845	128.708	-	-	-	-	128.708	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	38.128	-	-	-	-	38.128	28.627	-	-	-	-	28.627	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	9.469.234	1.283.473	-	-	-	8.185.761	8.329.793	2.476.743	-	-	-	5.853.050	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	Past due claims	10
	Total Eksposur Rekening Administratif	9.756.207	1.283.473	-	-	-	8.472.734	8.487.128	2.476.743	-	-	-	6.010.385	Total Off-Balance Sheet Exposures	
C	Eksposur Counterparty Credit Risk													Counterparty Credit Risk Exposures	C
1	Tagihan Kepada Pemerintah	33.521	-	-	-	-	33.521	-	-	-	-	-	-	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	3.347.761	-	-	-	-	3.347.761	974.678	-	-	-	-	974.678	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	527.335	-	-	-	-	527.335	1.385.154	-	-	-	-	1.385.154	Claims on Corporate	6
	Total Eksposur Counterparty Credit Risk	3.908.617	-	-	-	-	3.908.617	2.359.832	-	-	-	-	2.359.832	Total Counterparty Credit Risk Exposures	
	Total (A+B+C)	199.625.178	23.952.077	-	6.816	-	175.698.928	183.249.163	15.169.585	-	71	-	168.079.507	Total (A+B+C)	

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	31 Desember / December 2022						31 Desember / December 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)
A	Eksposur Neraca													Balance Sheet Exposures	A
1	Tagihan Kepada Pemerintah	47.584.638	-	-	-	-	47.584.638	45.091.841	-	-	-	-	45.091.841	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	11.239.742	-	-	-	-	11.239.742	11.673.251	890.587	-	-	-	10.782.664	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	5.808.875	-	-	-	-	5.808.875	4.853.895	-	-	-	-	4.853.895	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	292	-	-	-	-	292	319	-	-	-	-	319	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	22.984.453	-	-	-	-	22.984.453	26.204.507	-	-	-	-	26.204.507	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	13.632.098	-	-	2.008.287	-	11.623.811	12.038.106	28	-	4.669.110	-	7.368.968	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	99.143.638	22.728.277	-	-	-	76.415.361	84.140.455	11.812.424	-	-	-	72.328.031	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	503.854	-	-	-	-	503.854	347.639	-	-	-	-	347.639	Past due claims	10
11	Aset Lainnya	5.893.506	-	-	-	-	5.893.506	6.311.995	-	-	-	-	6.311.995	Other assets	11
	Total Eksposur Neraca	206.791.096	22.728.277	-	2.008.287	-	182.054.532	190.662.008	12.703.039	-	4.669.110	-	173.289.859	Total Balance Sheet Exposures	
B	Eksposur Rekening Administratif													Off-Balance Sheet Exposures	B
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	248.845	-	-	-	-	248.845	128.708	-	-	-	-	128.708	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	38.128	-	-	-	-	38.128	28.627	-	-	-	-	28.627	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	9.489.234	1.283.473	-	-	-	8.185.761	8.329.793	2.476.743	-	-	-	5.853.050	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	Past due claims	10
	Total Eksposur Rekening Administratif	9.756.207	1.283.473	-	-	-	8.472.734	8.487.128	2.476.743	-	-	-	6.010.385	Total Off-Balance Sheet Exposures	
C	Eksposur Counterparty Credit Risk													Counterparty Credit Risk Exposures	C
1	Tagihan Kepada Pemerintah	33.521	-	-	-	-	33.521	-	-	-	-	-	-	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	3.347.761	-	-	-	-	3.347.761	974.678	-	-	-	-	974.678	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	527.335	-	-	-	-	527.335	1.385.154	-	-	-	-	1.385.154	Claims on Corporate	6
	Total Eksposur Counterparty Credit Risk	3.908.617	-	-	-	-	3.908.617	2.359.832	-	-	-	-	2.359.832	Total Counterparty Credit Risk Exposures	
	Total (A+B+C)	220.455.920	24.011.750	-	2.008.287	-	194.435.883	201.508.968	15.179.782	-	4.669.110	-	181.660.076	Total (A+B+C)	

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	31 Desember / December 2022			31 Desember / December 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	40.040.058	-	-	38.481.878	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	10.884.661	5.595.924	5.595.924	11.395.004	6.064.436	6.064.436	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	5.135.493	1.518.399	1.518.399	4.637.407	1.470.907	1.470.907	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	292	102	102	319	112	112	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	22.984.453	11.492.227	11.492.227	26.204.507	13.102.254	13.102.254	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	2.854.083	2.140.562	2.136.813	2.214.639	1.660.979	1.660.940	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	98.982.968	85.893.649	76.323.994	84.130.286	78.488.839	73.366.141	Claims on Corporate	9
10	Tagihan yang telah jatuh tempo	464.274	696.411	696.411	328.832	493.248	493.248	Past due claims	10
11	Aset Lainnya	4.614.071	-	3.613.133	5.009.331	-	3.999.711	Other Assets	11
	Total	185.960.353	107.337.273	101.377.002	172.402.203	101.280.775	100.157.748	Total	

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	31 Desember / December 2022			31 Desember / December 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	248.845	124.423	124.423	128.708	64.354	64.354	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	38.128	28.596	28.596	28.627	21.470	21.470	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	9.469.234	8.653.890	8.018.200	8.329.793	7.717.797	6.488.490	Claims on Corporate	9
10	Tagihan yang telah jatuh tempo	-	-	-	-	-	-	Past due claims	10
	Total	9.756.207	8.806.909	8.171.219	8.487.128	7.803.620	6.574.314	Total	

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	31 Desember / December 2022			31 Desember / December 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	33.522	-	-	-	-	-	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	3.347.761	1.600.597	1.600.597	974.678	409.957	409.957	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	527.335	362.499	362.499	1.385.154	1.357.145	1.357.145	Claims on Corporate	6
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA)	-	-	1.580.952	-	-	1.065.325	Weighted exposure of Credit Valuation Adjustment (CVA risk weighted assets)	7
	Total	3.908.618	1.963.095	3.544.048	2.359.832	1.767.102	2.832.427	Total	

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	31 Desember / December 2022			31 Desember / December 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.
	Total	-	-	-	-	-	-	Total	

5. Eksposur Sekuritisasi / Securitisation Exposures

(dalam jutaan Rupiah / in million Rupiah)

No	Jenis Transaksi	31 Desember / December 2022		31 Desember / December 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.
	Total	-	-	-	-	Total	

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)

	31 Desember / December 2022	31 Desember / December 2021	
TOTAL ATMR RISIKO KREDIT	113.092.269	109.564.489	TOTAL CREDIT RISK RWA
TOTAL FAKTOR PENGURANG MODAL	31.824	-	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	31 Desember / December 2022			31 Desember / December 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	47.584.638	-	-	45.091.841	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	11.239.742	5.773.464	5.773.464	11.673.251	6.203.560	6.203.560	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	5.808.875	1.653.075	1.653.075	4.853.895	1.514.204	1.514.204	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	292	102	102	319	112	112	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	22.984.453	11.492.227	11.492.227	26.204.507	13.102.254	13.102.254	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	13.632.098	10.224.074	9.119.516	12.038.106	9.028.580	6.460.548	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	99.143.638	86.024.483	76.424.991	84.140.455	78.493.924	73.366.141	Claims on Corporate	9
10	Tagihan yang telah jatuh tempo	503.854	735.991	735.991	347.645	512.055	512.055	Past due claims	10
11	Aset Lainnya	5.893.505	-	4.162.724	6.311.995	-	4.440.386	Other Assets	11
	Total	206.791.095	115.903.415	109.362.089	190.662.014	108.854.687	105.599.259	Total	

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	31 Desember / December 2022			31 Desember / December 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	248.845	124.423	124.423	128.708	64.354	64.354	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	38.128	28.596	28.596	28.627	21.470	21.470	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	9.469.234	8.653.890	8.018.200	8.329.793	7.717.797	6.488.490	Claims on Corporate	9
10	Tagihan yang telah jatuh tempo	-	-	-	-	-	-	Past due claims	10
	Total	9.756.207	8.806.909	8.171.219	8.487.128	7.803.620	6.574.314	Total	

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	31 Desember / December 2022			31 Desember / December 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	33.522	-	-	-	-	-	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	3.347.761	1.600.597	1.600.597	974.678	409.957	409.957	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	527.335	362.499	362.499	1.385.154	1.357.145	1.357.145	Claims on Corporate	6
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA)	-	-	1.580.952	-	-	1.065.325	Weighted exposure of Credit Valuation	7
	Total	3.908.618	1.963.095	3.544.048	2.359.832	1.767.102	2.832.427	Total	

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	31 Desember / December 2022			31 Desember / December 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% (tebih dari 45 hari)	-	-	-	-	-	-	d. 100% capital charge (more than 45 days)	
2.	Non-delivery versus payment	-	-	-	-	-	-	Non delivery versus payment	2.
	Total	-	-	-	-	-	-	Total	

5. Eksposur Sekuritisasi / Securitisation Exposures

(dalam jutaan Rupiah / in million Rupiah)

No	Jenis Transaksi	31 Desember / December 2022		31 Desember / December 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.
	Total	-	-	-	-	Total	

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)

	31 Desember / December 2022	31 Desember / December 2021	
TOTAL ATMR RISIKO KREDIT	121.077.356	115.006.000	TOTAL CREDIT RISK RWA
TOTAL FAKTOR PENGURANG MODAL	19.981	-	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
	English	<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)	1.745.130.280.444	1.046.738.529.592		1,4	3.908.616.334.050	
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
	English	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	1.580.952.747.916	
4	Total subject to the CVA capital charge	1.580.952.747.916	

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
English									
Sovereigns									-
Non-central government public sector entities (PSEs)									
Multilateral development banks (MDBs)									
Banks			244.280.048.025	3.103.480.858.875		-			3.347.760.906.900
Securities firms									
Corporates			197.971.547.446	12.916.985.184		316.445.935.400			527.334.468.031
Regulatory retail portfolios									
Other assets									
Total			442.251.595.471	3.116.397.844.059		316.445.935.400			3.875.095.374.930

15. NET DERIVATIVE LOANS (CCR6)

	a	b
	Proteksi yang dibeli (Protection bought)	Proteksi yang dijual (Protection sold)
Indonesia		
Nilai Notional	NULL	NULL
Single-name credit default swaps		
Index credit default swaps		
Total return swaps		
Credit options		
Derivatif kredit lainnya		
Total Nilai Notional	NULL	NULL
Nilai wajar	NULL	NULL
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.

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

Bank BTPN's Credit Risk management 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. 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 the 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.

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 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. 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 SEOJK 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.

Nevertheless, the recently issued SEOJK No. 24/SEOJK.03/2021 on the Calculation of Risk-Weighted Asset for Credit Risk by Use of the Standardized Approach for Commercial Bank, which replaces the previous provision. However, according to this policy, the Bank was required to conduct a trial for 3 (three) semesters and to be effective on 1 January 2023. In the mean time, the Bank conducted a trial on RWA calculation for the position as of December 2021, June 2022, September 2022 (an additional trial request from OJK separate from the semester period), and December 2022 based on the new provision and the trial results have been conveyed to OJK.

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