

## CREDIT RISK EXPOSURE DISCLOSURE

31 December 2023

### 1. DISCLOSURE OF QUALITATIVE INFORMATION REGARDING GENERAL CREDIT RISK (CRA)

BTPN's business model is reflected in the parameters used to monitor inherent credit risk, namely the composition of the asset portfolio and the level of credit concentration, which the majority in balance sheet are credit account, apart from that the largest credit composition is in corporate credit and the economic sector is spreads which largest economic sector is in the processing industry. Apart from that, in terms of the quality of the provision of funds and the adequacy of reserves, it is classified as good with Low risk, as well as the reserves for debtors who were previously given Covid 19 restructuring are maintained in accordance with applicable regulations. Regarding the strategy for providing funds and sources of providing funds, the risk is also considered Low, as indicated by better ratio of the Bank's asset and credit growth for the December 2023 period. Meanwhile, for external factors, the Bank's portfolio based on industry distribution shows that the debtor segment is most likely affected by high inflation and macroeconomic changes.

In credit risk management, the Bank has a Credit Policy which is a guideline for implementing the credit process carried out by the Bank. BTPN's credit policy refers to Financial Services Authority Regulation no. 42/ POJK.03/2017 concerning Obligations for Preparing and Implementing Credit or Financing Policies for Commercial Banks. The Bank always reviews policies and procedures in the credit sector periodically, as an effort by the bank to update changes in economic conditions, changes in regulations and/or business approaches.

Apart from establishing policies and procedures, the Bank also sets limits to ensure that credit risk exposure is in line with the Bank's risk appetite. These limits, among other things, include limits for authority to make credit decisions which are adjusted to the competence of the decision maker and the level of risk and ensure that there are no conflicts of interest in the credit process provided to customers.

The credit organization structure must ensure the separation of functions between the risk taking unit and the credit risk control unit. To support healthy credit provision and the bank has included elements of internal control, the officials/parties involved in the credit risk management process consist of the Board of Commissioners, Directors, and work units that carry out functions related to credit risk management, including the Management Work Unit, Risk (SKMR), Risk Taking Unit, and Credit Administration and Operational Unit.

The internal control system at the Bank consists of Business work units and supporting functions as Risk Taking Units and is assisted by Business Risk/ICR (Internal Control & Risk) as coordinator in risk management as the first line of defense; Risk Management (SKMR), Compliance and Legal, Finance & Planning and Human Resources as the second line of defense that supervises risk management and develops frameworks and policies; and Internal Audit (IA) as the third line of defense which works independently in assessing the effectiveness of risk management.

Periodic and continuous reporting on every functional activity related to credit risk bankwide to the BOD and BOC through committees. In carrying out their duties, the Board of Commissioners and the Board of Directors are assisted by several work units and committees. The committees that assist the Board of Directors in the credit process and credit portfolio monitoring are the Risk Management Committee, Credit Policy Committee and Credit Committee.

## 2. DISCLOSURE OF CREDIT QUALITY ON ASSETS (CR1)

### Quantitative Disclosure

#### Risiko Kredit/ Credit Risk

Pengungkapan Kualitas Kredit atas Aset (CR1) - Bank Secara Individu

Disclosure of Credit Quality on Assets (CR1) - Bank Stand Alone

(dalam jutaan rupiah/ in million Rupiah)

	Nilai Tercatat Bruto / Gross Carrying Value		CKPN / Allowance for impairment losses	CKPN / Allowance for impairment losses		CKPN (Pendekatan IRB)/ Impairment (IRB Approach)	Nilai Bersih/ Net Worth (a+b-c)		
	Tagihan yang Telah Jatuh Tempo / Overdue Bills	Tagihan yang Belum Jatuh Tempo / Undue Bills		Stage 2 dan Stage 3 / Stage 2 and Stage 3	Stage 1 / Stage 1				
	a	b		c	d				e
1	Kredit	1,762,053	143,411,384	3,404,131	2,772,649	631,482	141,769,306	Credit	1
2	Surat Berharga	-	8,547,320	799	96	703	8,546,521	Securities	2
3	Transaksi Rekening Administratif	-	121,956,266	52,991	23,545	29,446	121,903,275	Administrative Account Transactions	3
	<b>Total</b>	<b>1,762,053</b>	<b>273,914,970</b>	<b>3,457,921</b>	<b>2,796,290</b>	<b>661,631</b>	<b>272,219,102</b>	<b>Total</b>	

#### Risiko Kredit/ Credit Risk

Pengungkapan Kualitas Kredit atas Aset (CR1) - Bank secara Konsolidasi dengan Entitas Anak

Disclosure of Credit Quality on Assets (CR1) - Consolidated Bank with Subsidiaries

(dalam jutaan rupiah/ in million Rupiah)

	Nilai Tercatat Bruto / Gross Carrying Value		CKPN / Allowance for impairment losses	CKPN / Allowance for impairment losses		CKPN (Pendekatan IRB)/ Impairment (IRB Approach)	Nilai Bersih/ Net Worth (a+b-c)		
	Tagihan yang Telah Jatuh Tempo / Overdue Bills	Tagihan yang Belum Jatuh Tempo / Undue Bills		Stage 2 dan Stage 3 / Stage 2 and Stage 3	Stage 1 / Stage 1				
	a	b		c	d				e
1	Kredit	2,096,569	154,629,619	4,618,047	2,772,649	1,845,398	152,108,141	Credit	1
2	Surat Berharga	-	17,194,076	799	96	703	17,193,277	Securities	2
3	Transaksi Rekening Administratif	-	121,956,266	52,991	23,545	29,446	121,903,275	Administrative Account Transactions	3
	<b>Total</b>	<b>2,096,569</b>	<b>293,779,961</b>	<b>4,671,837</b>	<b>2,796,290</b>	<b>1,875,547</b>	<b>291,204,693</b>	<b>Total</b>	

### 3. DISCLOSURE OF MATURITY CREDIT AND SECURITIES MOVEMENTS (CR2)

#### Quantitative Disclosure

##### Risiko Kredit/ Credit Risk

##### Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2) - Bank Secara Individu

##### Disclosure of Maturity Credit and Securities Movements (CR2) - Bank Stand Alone

(dalam jutaan rupiah/ in million Rupiah)

	a		
1	1,693,475	<i>Loans and Securities Matured in the last reporting period</i>	1
2	326,933	<i>Loans and Securities Mature since the last reporting period</i>	2
3	38,958	<i>Loans and Securities that return to become undue bills</i>	3
4	3,648,768	<i>Delete book value</i>	4
5	3,429,371	<i>Other changes</i>	5
6	<b>1,762,053</b>	<i>Loans and Securities Maturing at the end of the reporting period (1+2-3-4+5)</i>	6

##### Risiko Kredit/ Credit Risk

##### Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2) - Bank secara Konsolidasi dengan Entitas Anak

##### Disclosure of Maturity Credit and Securities Movements (CR2) - Consolidated Bank with Subsidiaries

(dalam jutaan rupiah/ in million Rupiah)

	a		
1	2,057,724	<i>Loans and Securities Matured in the last reporting period</i>	1
2	654,745	<i>Loans and Securities Mature since the last reporting period</i>	2
3	48,100	<i>Loans and Securities that return to become undue bills</i>	3
4	3,995,103	<i>Delete book value</i>	4
5	3,427,303	<i>Other changes</i>	5
6	<b>2,096,569</b>	<i>Loans and Securities Maturing at the end of the reporting period (1+2-3-4+5)</i>	6

#### 4. ADDITIONAL DISCLOSURES REGARDING THE QUALITY OF CREDIT ON ASSETS (CRB)

##### a. Qualitative Disclosure

###### **Net Claims**

Net claims are the carrying value of assets plus interest claims that have not been received (if any) after deducting the Allowance for Impairment Losses (CKPN) on the assets in accordance with financial accounting standards.

###### **Past Due Bills**

Bills that are past due are all bills that are more than 90 (ninety) days in arrears, both for principal payments and/or interest payments.

###### **Impaired Bills**

The Bank evaluates financial assets/groups of financial assets that experience impairment at each balance sheet date. Receivables that are impaired are determined based on financial assets/groups of financial assets for which there is objective evidence of impairment as a result of one or more events that occur after the initial recognition of the asset (adverse event). The adverse event has an impact on the estimate of future cash flows for a financial asset or group of financial assets that can be estimated accurately.

###### **Allowance for Impairment Losses**

The Bank has implemented PSAK 71 to estimate reserves for impairment losses on financial assets. This provision requires that loss reserves be recognized in the amount of expected credit losses (ECL 12 months) or expected credit losses over the life of the financial asset (ECL lifetime).

**b. Quantitative Disclosure**

**1) Net Claims Disclosure based on Geographic Area**

**Risiko Kredit/ Credit Risk**

**Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank Secara Individu**

**Net Claims Disclosures based on Geographic Area - Bank Stand Alone**

(dalam jutaan rupiah/in million Rupiah)

No.	Kategori Portofolio	31 Desember / December 2023						Portofolio Category	No.
		Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area							
		JAWA/ JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGRI / OVERSEAS	TOTAL		
a	b	c	d	e	f	g	h	o	p
1	Tagihan Kepada Pemerintah	24,863,282	-	-	-	-	24,863,282	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	12,796,683	-	1,132,630	-	-	13,929,313	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	5,023,097	2,596	24,359	1,630	1,612,714	6,664,396	Claims on Bank	4
5	Tagihan berupa Covered Bond	-	-	-	-	-	-	Covered Bond Claims	5
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	26,992,439	-	223,161	-	-	27,215,600	Claims on Securities Companies and Other Financial Services Institutions	6
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	22,522	-	-	-	-	22,522	Claims in the form of Subordinated Securities/Receivables, Equity, and Other Capital Instruments	7
8	Kredit Beragun Rumah Tinggal	2,841,679	61,068	656,306	285,323	-	3,844,376	Secured by Residential Property	8
9	Kredit Beragun Properti Komersial	4,742,278	119,536	1,157,521	750,499	-	6,769,834	Secured by Commercial Real Estate	9
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-	Credit for Land Acquisition, Land Processing and Construction	10
11	Kredit Pegawai/Pensiunan	10,116,020	1,503,681	4,349,395	5,050,461	-	21,019,557	Pensioners/Other institutions' employees loans	11
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	3,766,800	254,730	1,259,539	915,232	157,299	6,353,600	Claims on Micro, Small and Retail Portfolio	12
13	Tagihan kepada Korporasi	72,561,719	80,619	6,603,517	4,678,425	573,674	84,497,954	Claims on Corporate	13
14	Tagihan yang Telah Jatuh Tempo	416,791	10,152	100,801	55,566	691	584,001	Past due claims	14
15	Aset Lainnya	4,626,837	-	-	-	-	4,626,837	Other assets	15
	<b>Total</b>	<b>168,770,147</b>	<b>2,032,382</b>	<b>15,507,229</b>	<b>11,737,136</b>	<b>2,344,378</b>	<b>200,391,272</b>	<b>Total</b>	

**Risiko Kredit/ Credit Risk**

**Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Konsolidasi dengan Entitas Anak**

**Net Claims Disclosures based on Geographic Area - Consolidated Bank with Subsidiaries**

(dalam jutaan rupiah/in million Rupiah)

No.	Kategori Portofolio	31 Desember / December 2023						Portofolio Category	No.
		Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area							
		JAWA/ JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGRI / OVERSEAS	TOTAL		
a	b	c	d	e	f	g	h	o	p
1	Tagihan Kepada Pemerintah	33,159,244	-	-	-	-	33,159,244	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	13,252,686	-	1,132,630	-	-	14,385,316	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	5,846,385	2,596	24,359	1,630	1,612,714	7,487,684	Claims on Bank	4
5	Tagihan berupa Covered Bond	-	-	-	-	-	-	Covered Bond Claims	5
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	26,992,439	-	223,161	-	-	27,215,600	Claims on Securities Companies and Other Financial Services Institutions	6
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	22,522	-	-	-	-	22,522	Claims in the form of Subordinated Securities/Receivables, Equity, and Other Capital Instruments	7
8	Kredit Beragun Rumah Tinggal	2,841,679	61,068	656,306	285,323	-	3,844,376	Secured by Residential Property	8
9	Kredit Beragun Properti Komersial	4,742,278	119,536	1,157,521	750,499	-	6,769,834	Secured by Commercial Real Estate	9
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-	Credit for Land Acquisition, Land Processing and Construction	10
11	Kredit Pegawai/Pensiunan	10,116,020	1,503,681	4,349,395	5,050,461	-	21,019,557	Pensioners/Other institutions' employees loans	11
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	10,163,491	708,631	4,088,332	1,502,638	157,299	16,620,391	Claims on Micro, Small and Retail Portfolio	12
13	Tagihan kepada Korporasi	72,681,064	80,619	6,603,517	4,678,425	573,674	84,617,299	Claims on Corporate	13
14	Tagihan yang Telah Jatuh Tempo	444,005	10,939	104,373	56,757	691	616,765	Past due claims	14
15	Aset Lainnya	5,282,254	33,081	203,644	64,735	-	5,583,714	Other assets	15
	<b>Total</b>	<b>185,544,067</b>	<b>2,520,151</b>	<b>18,543,238</b>	<b>12,390,468</b>	<b>2,344,378</b>	<b>221,342,302</b>	<b>Total</b>	

## 2) Net Claims Disclosure based on Residual Contractual Maturity

### Risiko Kredit/ Credit Risk

Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Individu

Net Claims Disclosure Based on Residual Contractual Maturity - Bank Stand Alone

(dalam jutaan rupiah/ in million Rupiah)

No.	Kategori Portofolio	31 Desember / December 2023					TANPA KONTRAK / NON CONTRACTUAL	Total	Portofolio Category	No
		< 1 tahun / 1 year	1-3 tahun / 1 - 3 year	3 -5 tahun / 3 - 5 year	> 5 thn / > 5 year					
a	b	c	d	e	f	g	h	o	p	
1	Tagihan Kepada Pemerintah	13,584,183	2,588,274	3,590	74,080	8,613,155	24,863,282	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik	2,472,603	4,105,828	7,199,923	150,959	-	13,929,313	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank	2,852,012	1,907,451	430,682	515,519	958,732	6,664,396	Claims on Bank	4	
5	Tagihan berupa Covered Bond	-	-	-	-	-	-	Covered Bond Claims	5	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	5,115,960	5,323,646	14,605,120	2,170,874	-	27,215,600	Claims on Securities Companies and Other Financial Services Institutions	6	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	22,522	22,522	Claims in the form of Subordinated Securities/Receivables, Equity, and Other Capital Instruments	7	
8	Kredit Beragun Rumah Tinggal	3,022,677	211,642	482,624	127,433	-	3,844,376	Secured by Residential Property	8	
9	Kredit Beragun Properti Komersial	5,475,166	500,420	359,115	435,133	-	6,769,834	Secured by Commercial Real Estate	9	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-	Credit for Land Acquisition, Land Processing and Construction	10	
11	Kredit Pegawai/Pensiunan	284,154	1,957,541	3,650,717	15,127,145	-	21,019,557	Pensioners/Other institutions' employees loans	11	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	1,868,407	1,853,780	441,659	2,189,754	-	6,353,600	Claims on Micro, Small and Retail Portfolio	12	
13	Tagihan kepada Korporasi	33,397,330	31,309,677	11,920,250	7,870,697	-	84,497,954	Claims on Corporate	13	
14	Tagihan yang Telah Jatuh Tempo	395,877	92,328	27,725	68,071	-	584,001	Past due claims	14	
15	Aset Lainnya	-	-	-	-	4,626,837	4,626,837	Other assets	15	
	<b>Total</b>	<b>68,468,369</b>	<b>49,850,587</b>	<b>39,121,405</b>	<b>28,729,665</b>	<b>14,221,246</b>	<b>200,391,272</b>			

**Risiko Kredit/ Credit Risk**

**Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Konsolidasi dengan Entitas Anak**

**Net Claims Disclosure Based on Residual Contractual Maturity - Consolidated Bank with Subsidiaries**

(dalam jutaan rupiah/ in million Rupiah)

No.	Kategori Portofolio	31 Desember / December 2023					TANPA KONTRAK / NON CONTRACTUAL	Total	Portofolio Category	No
		< 1 tahun / 1 year	1-3 tahun / 1 - 3 year	3 -5 tahun / 3 - 5 year	> 5 thn / > 5 year					
a	b	c	d	e	f	g	h	o	p	
1	Tagihan Kepada Pemerintah	18,429,498	4,476,208	555,442	421,498	9,276,598	33,159,244	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik	2,777,786	4,206,558	7,250,013	150,959	-	14,385,316	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	3,658,181	1,917,451	430,682	515,519	965,851	7,487,684	Claims on Bank	4	
5	Tagihan berupa Covered Bond	-	-	-	-	-	-	Covered Bond Claims	5	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	5,115,960	5,323,646	14,605,120	2,170,874	-	27,215,600	Claims on Securities Companies and Other Financial Services Institutions	6	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	22,522	22,522	Claims in the form of Subordinated Securities/Receivables, Equity, and Other Capital Instruments	7	
8	Kredit Beragun Rumah Tinggal	3,022,677	211,642	482,624	127,433	-	3,844,376	Secured by Residential Property	8	
9	Kredit Beragun Properti Komersial	5,475,166	500,420	359,115	435,133	-	6,769,834	Secured by Commercial Real Estate	9	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-	Credit for Land Acquisition, Land Processing and Construction	10	
11	Kredit Pegawai/Pensiunan	284,154	1,957,541	3,650,717	15,127,145	-	21,019,557	Pensioners/Other institutions' employees loans	11	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	9,533,532	4,452,322	444,758	2,189,779	-	16,620,391	Claims on Micro, Small and Retail Portfolio	12	
13	Tagihan kepada Korporasi	33,432,155	31,314,133	11,920,250	7,870,697	80,064	84,617,299	Claims on Corporate	13	
14	Tagihan yang Telah Jatuh Tempo	426,829	94,107	27,758	68,071	-	616,765	Past due claims	14	
15	Aset Lainnya	-	-	-	-	5,583,714	5,583,714	Other assets	15	
	<b>Total</b>	<b>82,155,938</b>	<b>54,454,028</b>	<b>39,726,479</b>	<b>29,077,108</b>	<b>15,928,749</b>	<b>221,342,302</b>			



### 3) Net Claims Disclosure based on Economic Sector

Risiko Kredit/ Credit Risk  
Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank Secara Individu  
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 / Claims on Bank	Tagihan berupa Covered Bond / Covered Bond Claims	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya/ Claims on Securities Companies and Other Financial Services Institutions	Tagihan berupa Surat Berharga / Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya/ Claims in the form of Subordinated Securities/Receivables, Equity, and Other Capital Instruments	Kredit Beragun Rumah Tinggal / Claims secured by Residential Property	Kredit Beragun Properti Komersial / Claims secured by Commercial Real Estate	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi/ Credit for Land Acquisition, Land Processing and Construction	Kredit Pegawai/ Pensiunan / Pensioners/Other institutions' employees loans	Tagihan Kepada Usaha Mikro, 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.	
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s
	<b>31 Desember 2023</b>																<b>31 Desember 2023</b>	
1	Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	-	-	46.445	130.429	-	-	43.494	3.988.906	2.450	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	-	3.354.139.00	-	-	-	-	-	12.928	19.460	-	-	6.197	4.038.231	2.725	-	Mining and excavation	2
3	Industri pengolahan	-	455.123.00	-	-	-	-	-	965.447	2.276.185	-	-	157.178	34.223.398	190.171	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	-	4.480.612.00	-	-	-	-	-	12.833	5.111	-	-	1.701	913.252	269	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi	-	-	-	-	-	-	-	22.953	41.855	-	-	8.627	342.520	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	-	2.787.189.00	-	-	-	-	-	357.548	329.286	-	-	85.534	2.069.002	31.620	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	78.432	-	-	2.059.249	3.472.720	-	-	769.373	15.592.102	219.584	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	-	2.717.118.00	-	-	-	-	-	126.068	184.524	-	-	16.165	2.213.674	5.646	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	-	-	-	-	-	-	-	64.843	30.087	-	-	12.808	52.759	13.943	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	15.753.00	-	-	-	-	-	-	14.944	-	-	193	8.195.651	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	24.863.282.00	119.379.00	-	6.664.396.00	-	27.122.168	22.514	-	70.188	-	-	-	58.526	-	-	Financial and Insurance Activities	11
12	Real Estat	-	-	-	-	-	-	-	-	8.140	-	-	1.688	1.191.266	-	-	Real Estate	12
13	Aktivitas Profesional, Ilmiah dan Teknis	-	-	-	-	-	-	-	8.522	11.105	-	-	-	2.468.554	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Sewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya	-	-	-	-	-	-	-	64.688	137.892	-	-	10.555	3.898.370	6.954	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	11.778	10.582	-	-	3.544	-	-	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	748	3.791	-	-	-	225.434	-	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	63.395	14.322	-	-	117.232	41.107	1.914	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri	-	-	-	-	-	-	-	336	-	-	-	6.404	-	281	-	Household Activities as an Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Rumah Tangga	-	-	-	-	-	-	-	11.650	24.157	-	21.019.557	5.090.893	6.555	108.444	-	Household	22
23	Bukan Lapangan Usaha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Not a Business Field	23
24	Lainnya	-	-	-	-	15.000	8	-	-	-	-	-	21.950	4.978.647	-	4.626.837	Others	24
	<b>Total</b>	<b>24.863.282</b>	<b>13.929.313</b>	<b>-</b>	<b>6.664.396</b>	<b>-</b>	<b>27.215.600</b>	<b>22.522</b>	<b>3.844.376</b>	<b>6.769.834</b>	<b>-</b>	<b>21.019.557</b>	<b>6.353.600</b>	<b>84.497.954</b>	<b>584.001</b>	<b>4.626.837</b>	<b>Total</b>	

Risiko Kredit/ Credit Risk  
Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Konsolidasi dengan Entitas Anak  
Net Claims Disclosure based on Economic Sector - Consolidated Bank with Subsidiaries

(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	Tagihan Kepada Bank / Claims on Bank	Tagihan berupa Covered Bond/ Covered Bond Claims	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya/ Claims on Securities Companies and Other Financial Services Institutions	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya/ Claims in the form of Subordinated Securities/Residuals, Equity, and Other Capital Instruments	Kredit Beragun Rumah Tinggal / Claims secured by Residential Property	Kredit Beragun Properti Komersial / Claims secured by Commercial Real Estate	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi/ Credit for Land Acquisition, Land Processing and Construction	Kredit Pegawai/ Pensiunan / Pensioners/Other institutions' employees loans	Tagihan Kepada Usaha Mikro, 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.
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s
	<b>31 Desember 2023</b>																<b>31 December 2023</b>	
1	Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	-	-	46,445	130,429	-	-	2,042,167	3,988,906	6,312	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	-	3,354,139	-	-	-	-	-	12,928	19,460	-	-	6,202	4,038,231	2,725	-	Mining and excavation	2
3	Industri pengolahan	-	455,123	-	-	-	-	-	965,447	2,276,185	-	-	1,034,844	34,223,398	192,808	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	-	4,480,612	-	-	-	-	-	12,833	5,111	-	-	1,701	913,252	269	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi	-	-	-	-	-	-	-	22,953	41,855	-	-	8,627	342,520	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	-	2,787,189	-	-	-	-	-	357,548	329,286	-	-	85,534	2,069,002	31,620	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	78,432	-	2,059,249	3,472,720	-	-	7,611,579	15,611,911	244,152	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	-	2,717,118	-	-	-	-	-	126,068	184,524	-	-	16,197	2,213,674	5,648	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	-	-	-	-	-	-	-	64,843	30,087	-	-	13,353	52,759	13,956	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	15,753	-	-	-	-	-	14,944	70,188	-	-	193	8,195,651	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	24,863,282	119,379	-	6,664,396	-	27,122,168	22,514	-	-	-	-	63	77,998	126	-	Financial and Insurance Activities	11
12	Real Estat	-	-	-	-	-	-	-	-	8,140	-	-	1,688	1,191,266	-	-	Real Estate	12
13	Aktivitas Profesional, Ilmiah dan Teknis	-	-	-	-	-	-	-	8,522	11,105	-	-	-	2	2,468,554	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Persewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya	-	-	-	-	-	-	-	64,688	137,892	-	-	10,576	3,898,370	6,954	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	11,778	10,582	-	-	3,559	-	-	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	749	3,791	-	-	-	225,434	-	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	63,395	14,322	-	-	117,461	41,107	1,917	-	Other Service Activities	19
20	Kivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	336	-	-	-	553,564	-	1,833	-	Activities of the International Agency and Other Extra International Agency	21
22	Rumah Tangga	-	-	-	-	-	-	-	11,650	24,157	-	21,019,557	5,090,963	6,555	108,445	-	Household	22
23	Bukan Lapangan Usaha	-	-	-	-	-	-	-	-	-	-	-	164	-	-	-	Not a Business Field	23
24	Lainnya	8,295,962	456,003	-	823,288	-	15,000	8	-	-	-	-	21,950	5,058,711	-	5,583,714	Others	24
	<b>Total</b>	<b>33,159,244</b>	<b>14,385,316</b>	<b>-</b>	<b>7,487,684</b>	<b>-</b>	<b>27,219,600</b>	<b>22,522</b>	<b>3,844,376</b>	<b>6,789,834</b>	<b>-</b>	<b>21,019,557</b>	<b>16,620,391</b>	<b>84,617,289</b>	<b>616,765</b>	<b>5,583,714</b>	<b>Total</b>	

#### 4) Claims and Allowance 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 / December 2023						Description	No.
		Wilayah / Geographic Area							
		JAWA/ JAVA	BALI & NUSA TENGGARA	SUMATERA	MANTAN & SULA	LUAR NEGRI / OVERSEAS	TOTAL		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Tagihan	264,465,892	2,508,522	17,971,670	16,415,429	1,571,620	302,933,133	Gross claims	1
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan 3)							Impaired claims	2
	a. Belum jatuh tempo	14,339,290	39,641	594,423	88,902	188,790	15,251,046	a. Not yet matured	
	b. Telah jatuh tempo	1,313,395	21,413	205,492	135,950	1,119	1,677,369	b. Matured	
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1	456,040	15,643	107,251	84,864	64	663,862	Allowance for impairment losses - Stage 1	3
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2	139,219	5,315	30,036	24,583	-	199,153	Allowance for impairment losses - Stage 2	4
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3	2,405,498	7,061	108,234	82,909	-	2,603,702	Allowance for impairment losses - Stage 3	5
6	Tagihan yang dihapus buku	2,261,653	104,238	831,429	451,448	-	3,648,768	Amounts written-off	6

##### Risiko Kredit/ Credit Risk

Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Konsolidasi dengan Entitas Anak  
Claims and Allowances Disclosure based on Geographic Area - Consolidated Bank with Subsidiaries

(dalam jutaan Rupiah / in million Rupiah)

No.	Keterangan	31 Desember / December 2023						Description	No.
		Wilayah / Geographic Area							
		JAWA/ JAVA	BALI & NUSA TENGGARA	SUMATERA	MANTAN & SULA	LUAR NEGRI / OVERSEAS	TOTAL		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Tagihan	281,989,522	3,014,026	21,089,108	17,099,287	1,571,620	324,763,563	Gross claims	1
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan 3)							Impaired claims	2
	a. Belum jatuh tempo	14,339,290	39,641	594,423	88,902	188,790	15,251,046	a. Not yet matured	
	b. Telah jatuh tempo	1,594,107	29,533	238,888	148,238	1,119	2,011,885	b. Matured	
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1	1,486,461	41,499	222,076	127,678	64	1,877,778	Allowance for impairment losses - Stage 1	3
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2	139,219	5,315	30,036	24,583	-	199,153	Allowance for impairment losses - Stage 2	4
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3	2,405,498	7,061	108,234	82,909	-	2,603,702	Allowance for impairment losses - Stage 3	5
6	Tagihan yang dihapus buku	5,553,260	275,819	1,354,538	669,656	-	7,853,273	Amounts written-off	6

## 5) Claims and Allowance Disclosure Based on Economic Sector

Risiko Kredit/ Credit Risk

Pengungkapan Tagihan dan Pencadangan Berdasarkan Sector 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/ Gross claims	Tagihan yang Mengalami Penurunan Nilai/ Impaired claims		CKPN - Stage 1/ Allowance for impairment losses - Stage 1	CKPN - Stage 2/ Allowance for impairment losses - Stage 2	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						
a	b	c	d	e	f	g	h	i	r	s
	<b>31 Desember 2023</b>								<b>31 December 2023</b>	
1	Pertanian, Kehutanan, dan Perikanan	6,218,774	1,868	8,882	4,445	525	6,440	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	14,092,333	-	4,659	3,458	-	1,934	-	Mining and excavation	2
3	Industri pengolahan	79,007,056	1,843,021	225,816	114,926	26,228	255,452	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	6,905,274	112	492	834	33	224	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi	1,111,759	-	-	1,377	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	9,041,263	4,097,462	68,542	17,746	3,831	42,476	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	45,548,701	901,233	836,490	184,862	47,884	401,693	2	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	6,782,070	366,780	9,756	15,831	2,615	4,767	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	204,064	1,203	26,158	4,158	284	12,271	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	9,735,188	7,128	-	3,551	2,816	39	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	65,556,903	5,211,337	245,655	6,329	1,563	-	-	Financial and Insurance Activities	11
12	Real Estat	1,553,271	565,227	-	166	-	-	-	Real Estate	12
13	Aktivitas Profesional, Ilmiah dan Teknis	2,920,037	13,013	-	544	899	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya	5,027,317	1,378,650	11,890	11,292	8,159	5,438	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	4	-	-	-	-	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	27,053	575	-	825	91	111	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	229,974	-	-	121	-	-	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	260,061	8,081	3,331	5,433	1,004	2,028	4	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri	8,122	-	515	84	-	234	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Rumah Tangga	30,451,724	231,148	235,183	186,510	62,031	123,963	12,305	Household	22
23	Bukan Lapangan Usaha Lainnya	-	-	-	-	-	-	-	Not a Business Field	23
24	Lainnya	18,252,185	624,208	-	101,370	41,190	1,746,632	3,636,457	Others	24
	<b>Total</b>	<b>302,933,133</b>	<b>15,251,046</b>	<b>1,677,369</b>	<b>663,862</b>	<b>199,153</b>	<b>2,603,702</b>	<b>3,648,768</b>	<b>Total</b>	

**Risiko Kredit/ Credit Risk**

**Pengungkapan Tagihan dan Pencadangan Berdasarkan Sector Ekonomi - Bank secara Konsolidasi dengan Entitas Anak**  
**Claims and Allowances Disclosure based on Economic Sector - Consolidated Bank with Subsidiaries**

(dalam jutaan Rupiah / in million Rupiah)

No.	Sector Ekonomi	Tagihan/ Gross claims	Tagihan yang Mengalami Penurunan Nilai/ Impaired claims		CKPN - Stage 1/ Allowance for impairment losses - Stage 1	CKPN - Stage 2/ Allowance for impairment losses - Stage 2	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						
a	b	c	d	e	f	g	h	i	r	s
	<b>31 Desember 2023</b>								<b>31 December 2023</b>	
1	Pertanian, Kehutanan, dan Perikanan	8,295,583	1,868	45,925	115,763	525	6,440	185,352	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	14,092,375	-	4,659	3,496	-	1,934	336	Mining and excavation	2
3	Industri pengolahan	79,935,207	1,843,021	251,869	188,827	26,228	255,452	156,727	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	6,905,274	112	492	834	33	224	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi	1,111,759	-	-	1,377	-	-	1	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	9,041,263	4,097,462	68,542	17,746	3,831	42,476	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	53,146,642	901,233	1,091,829	1,151,558	47,884	401,693	3,552,528	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	6,782,386	366,780	9,788	16,144	2,615	4,767	3,128	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	207,258	1,203	26,313	6,950	284	12,271	61,468	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	9,735,197	7,128	-	3,560	2,816	39	746	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	65,576,637	5,211,337	245,957	6,703	1,563	-	245	Financial and Insurance Activities	11
12	Real Estat	1,553,295	565,227	-	190	-	-	123	Real Estate	12
13	Aktivitas Profesional, Ilmiah dan Teknis	2,920,074	13,013	-	579	899	-	526	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya	5,027,494	1,378,650	11,895	11,453	8,159	5,438	1,968	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	4	-	-	-	-	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	27,105	575	2	865	91	111	731	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	229,974	-	-	121	-	-	9,505	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	261,432	8,081	3,419	6,720	1,004	2,028	1,641	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri	598,203	-	16,006	56,943	-	234	227,938	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Rumah Tangga	30,451,858	231,148	235,189	186,579	62,031	123,963	13,799	Household	22
23	Bukan Lapangan Usaha Lainnya	164	-	-	-	-	-	54	Not a Business Field	23
24	Lainnya	28,864,379	624,208	-	101,370	41,190	1,746,632	3,636,457	Others	24
	<b>Total</b>	<b>324,763,563</b>	<b>15,251,046</b>	<b>2,011,885</b>	<b>1,877,778</b>	<b>199,153</b>	<b>2,603,702</b>	<b>7,853,273</b>		<b>Total</b>

## 6) Disclosure of Bills based on Delinquent Days

### Risiko Kredit/ Credit Risk

Pengungkapan Tagihan Berdasarkan Hari Tunggakan - Bank Secara Individual

Disclosure of Bills Based on Delinquent Days - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

		31 Desember 2023 / 31 December 2023					
		Tagihan Berdasarkan Hari Tunggakan/ Bills Based on Delinquent Days					
No	Jenis Eksposure	> 90 hari s.d. 120 hari/ > 90 days s.d. 120 days	> 120 hari s.d. 180 hari/ > 120 days s.d. 180 days	> 180 hari/ > 180 days	Total	Types of Exposures	No
a	b	c	d	e	f	b	a
1	Kredit yang termasuk dalam Tagihan yang Telah Jatuh Tempo	205,042	100,610	1,456,401	1,762,053	Credit that included in past due claims	1
2	Surat Berharga yang termasuk dalam Tagihan yang Telah Jatuh Tempo	-	-	-	-	Securities that included in past due claims	2
	Total	205,042	100,610	1,456,401	1,762,053	Total	

### Risiko Kredit/ Credit Risk

Pengungkapan Tagihan Berdasarkan Hari Tunggakan - Bank secara Konsolidasi dengan Entitas Anak

Disclosure of Bills Based on Delinquent Days - Consolidated Bank with Subsidiaries

(dalam jutaan Rupiah / in million Rupiah)

		31 Desember 2023 / 31 December 2023					
		Tagihan Berdasarkan Hari Tunggakan/ Bills Based on Delinquent Days					
No	Jenis Eksposure	> 90 hari s.d. 120 hari/ > 90 days s.d. 120 days	> 120 hari s.d. 180 hari/ > 120 days s.d. 180 days	> 180 hari/ > 180 days	Total	Types of Exposures	No
a	b	c	d	e	f	b	a
1	Kredit yang termasuk dalam Tagihan yang Telah Jatuh Tempo	357,251	259,112	1,480,206	2,096,569	Credit that included in past due claims	1
2	Surat Berharga yang termasuk dalam Tagihan yang Telah Jatuh Tempo	-	-	-	-	Securities that included in past due claims	2
	Total	357,251	259,112	1,480,206	2,096,569	Total	

## 5. ADDITIONAL DISCLOSURES REGARDING THE TREATMENT OF TROUBLED ASSETS (CRB-A)

### a. Qualitative Disclosure

#### Non-Performing Assets

Asset classification must be carried out for productive assets and non-productive assets. In principle, the provisions regarding asset quality follow the provisions stipulated in Financial Services Authority Regulation No. 40/POJK.03/2019 concerning Assessment of Commercial Bank Asset Quality. Determination of credit quality for the retail and SME segments below 5 billion based on payment accuracy. Meanwhile, for the SME segment above 5 billion, commercial and corporate are based on 3 pillar assessment factors.

#### Credit Restructuring

In order to minimize credit losses, the Bank is considering credit restructuring for borrowers who experience difficulties in fulfilling their obligations but are still able to work together, as long as this provides benefits for both parties.

Credit restructuring is an improvement effort carried out by the Bank in credit activities for debtors who are having difficulty fulfilling their obligations.

## b. Quantitative Disclosure

### 1) Disclosure of Performing and Non-Performing Assets

#### Risiko Kredit/ Credit Risk

Pengungkapan Aset *Performing* dan *Non Performing* - Bank Secara Individual

*Disclosure of Performing and Non-Performing Assets - Bank Stand Alone*

(dalam jutaan Rupiah / in million Rupiah)

	<i>Performing</i> (Kualitas L dan DPK)/ <i>Performing</i> (Quality L and DPK)		<i>(Kualitas KL, D, M)/ Non Performing</i> (Quality KL, D, M)							
			Tagihan yang Mengalami Penurunan Nilai/ <i>Impaired claims</i>		Tagihan yang Tidak Mengalami Penurunan Nilai/ <i>Non Impaired Claims</i>					
	Nilai Tercatat Bruto/ <i>Gross</i>	CKPN / <i>Allowance for impairment</i>	Nilai Tercatat Bruto/ <i>Gross</i>	CKPN / <i>Allowance for impairment</i>	Memiliki Tunggakan > 90 Hari/ <i>Have</i>		Memiliki Tunggakan ≤ 90 hari/ <i>Have</i>			
					Nilai Tercatat Bruto/ <i>Gross</i>	CKPN / <i>Allowance for impairment</i>	Nilai Tercatat Bruto/ <i>Gross</i>	CKPN / <i>Allowance for impairment</i>		
	a	b	c	d	e	f	g	h		
1 Surat Berharga	8,547,320	799	-	-	-	-	-	-	Securities	1
2 Kredit	143,411,383	2,226,053	1,677,370	1,178,052	84,684	26	-	-	Loan	2
a. Korporasi	100,160,698	1,423,786	530,748	487,176	84,684	26	-	-	a. Corporate	
b. Ritel	43,250,685	802,267	1,146,622	690,876	-	-	-	-	b. Retail	
3 Transaksi Rekening Administratif	121,956,266	52,990	-	-	-	-	-	-	Administrative Account Transaction	3

#### Risiko Kredit/ Credit Risk

Pengungkapan Aset *Performing* dan *Non Performing* - Bank secara Konsolidasi dengan Entitas Anak

*Disclosure of Performing and Non-Performing Assets - Consolidated Bank with Subsidiaries*

(dalam jutaan Rupiah / in million Rupiah)

	<i>Performing</i> (Kualitas L dan DPK)/ <i>Performing</i> (Quality L and DPK)		<i>(Kualitas KL, D, M)/ Non Performing</i> (Quality KL, D, M)							
			Tagihan yang Mengalami Penurunan Nilai/ <i>Impaired claims</i>		Tagihan yang Tidak Mengalami Penurunan Nilai/ <i>Non Impaired Claims</i>					
	Nilai Tercatat Bruto/ <i>Gross Carrying Value</i>	CKPN / <i>Allowance for impairment losses</i>	Nilai Tercatat Bruto/ <i>Gross Carrying Value</i>	CKPN / <i>Allowance for impairment losses</i>	Memiliki Tunggakan > 90 Hari/ <i>Have</i>		Memiliki Tunggakan ≤ 90 hari/ <i>Have</i>			
					Nilai Tercatat Bruto/ <i>Gross Carrying Value</i>	CKPN / <i>Allowance for impairment losses</i>	Nilai Tercatat Bruto/ <i>Gross Carrying Value</i>	CKPN / <i>Allowance for impairment losses</i>		
	a	b	c	d	e	f	g	h		
1 Surat Berharga	17,194,076	799	-	-	-	-	-	-	Securities	1
2 Kredit	154,629,618	3,138,216	1,677,370	1,178,052	407,122	293,577	12,078	8,202	Loan	2
a. Korporasi	100,200,376	1,424,183	530,748	487,176	84,684	26	-	-	a. Corporate	
b. Ritel	54,429,242	1,714,033	1,146,622	690,876	322,438	293,551	12,078	8,202	b. Retail	
3 Transaksi Rekening Administratif	121,956,266	52,990	-	-	-	-	-	-	Administrative Account Transaction	3

## 2) Disclosure of Performing and Non-Performing Restructuring Assets

### Risiko Kredit/ Credit Risk

Pengungkapan Aset Restrukturisasi Performing dan Non Performing - Bank Secara Individual

Disclosure of Performing and Non-Performing Restructuring Assets - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

	Performing (Kualitas L dan DPK)/ Performing (Quality L and DPK)		Non Performing (Kualitas KL, D, M)/ Non Performing (Quality KL, D, M)		Stage 1		Stage 2		Stage 3			
	Nilai Tercatat Bruto/ Gross Carrying Value	CKPN /Allowance for impairment losses	Nilai Tercatat Bruto/ Gross Carrying Value	CKPN /Allowance for impairment losses	Nilai Tercatat Bruto/ Gross Carrying Value	CKPN /Allowance for impairment losses	Nilai Tercatat Bruto/ Gross Carrying Value	CKPN /Allowance for impairment losses	Nilai Tercatat Bruto/ Gross Carrying Value	CKPN /Allowance for impairment losses		
	a	b	c	d	e	f	g	h	i	j		
1 Surat Berharga	-	-	-	-	-	-	-	-	-	-	Securities	1
2 Kredit	3,713,223	1,035,516	1,150,326	897,173	645,410	86,396	381,862	64,421	3,836,277	1,781,872	Credit	2
a. Korporasi	2,693,931	817,854	507,652	486,877	-	-	167,867	196	3,033,716	1,304,535	a. Corporation	
b. Ritel	1,019,292	217,661	642,673	410,296	645,410	86,396	213,995	64,225	802,561	477,338	b. Retail	
3 Transaksi Rekening Administratif	150,009	94	-	-	11,871	94	-	-	-	-	Administrative Account Transactions	3

### Risiko Kredit/ Credit Risk

Pengungkapan Aset Restrukturisasi Performing dan Non Performing - Bank secara Konsolidasi

dengan Entitas Anak

(dalam jutaan Rupiah / in million Rupiah)

	Performing (Kualitas L dan DPK)/ Performing (Quality L and DPK)		Non Performing (Kualitas KL, D, M)/ Non Performing (Quality KL, D, M)		Stage 1		Stage 2		Stage 3			
	Nilai Tercatat Bruto/ Gross Carrying Value	CKPN /Allowance for impairment losses	Nilai Tercatat Bruto/ Gross Carrying Value	CKPN /Allowance for impairment losses	Nilai Tercatat Bruto/ Gross Carrying Value	CKPN /Allowance for impairment losses	Nilai Tercatat Bruto/ Gross Carrying Value	CKPN /Allowance for impairment losses	Nilai Tercatat Bruto/ Gross Carrying Value	CKPN /Allowance for impairment losses		
	a	b	c	d	e	f	g	h	i	j		
1 Surat Berharga	-	-	-	-	-	-	-	-	-	-	Securities	1
2 Kredit	3,916,565	1,151,048	1,181,024	927,280	645,410	86,396	381,862	64,421	3,836,277	1,781,872	Credit	2
a. Korporasi	2,693,931	817,854	507,652	486,877	-	-	167,867	196	3,033,716	1,304,535	a. Corporation	
b. Ritel	1,222,634	333,193	673,371	440,403	645,410	86,396	213,995	64,225	802,561	477,338	b. Retail	
3 Transaksi Rekening Administratif	150,009	94	-	-	11,871	94	-	-	-	-	Administrative Account Transactions	3

## 6. QUALITATIVE DISCLOSURES RELATED TO MRK TECHNIQUES (CRC)

In calculating Credit Risk RWA for Credit Risk, the Bank uses a standard approach in accordance with applicable regulations, namely OJK Circular Letter No.24/SEOJK.03/2021 concerning Guidelines for Calculating Weighted Assets According to Credit Risk Using the Standard Approach for Commercial Banks which is calculated based on type of portfolio category and risk weight. In this approach, the existence of collateral, guarantees, guarantees or credit insurance can be recognized as a credit risk mitigation technique in accordance with regulatory provisions.



## 7. QUANTITATIVE DISCLOSURE RELATED TO MRK TECHNIQUES (CR3)

### Risiko Kredit/ Credit Risk

Pengungkapan Kuantitatif terkait Teknik MRK (CR3) - Bank Secara Individu

Quantitative Disclosure related to MRK Techniques (CR3) - Bank Stand Alone

(dalam jutaan rupiah/ in million Rupiah)

		Tagihan yang Tidak Dijamin dengan Teknik MRK/ Unbilled Guaranteed with MRK Technique	Tagihan yang Dijamin dengan Teknik MRK/ Bill Guaranteed with MRK Technique	Tagihan yang Dijamin dengan Agunan / Bill Guaranteed with Collateral	Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit / Bill Guaranteed with Warranty, Guarantee and/or Credit Insurance	Tagihan yang Dijamin dengan Derivatif Kredit / Bill Guaranteed with Credit Derivatives		
		a	b	c	d	e		
1	Kredit	126,204,150	14,981,181	14,974,194	6,987		Credit	1
2	Surat Berharga	8,546,521	-	-	-		Securities	2
3	<b>Total</b>	<b>134,750,671</b>	<b>14,981,181</b>	<b>14,974,194</b>	<b>6,987</b>		<b>Total</b>	<b>3</b>
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo	579,524	4,451	4,451	-		Credits and Overdue Securities	4

### Risiko Kredit/ Credit Risk

Pengungkapan Kuantitatif terkait Teknik MRK (CR3) - Bank secara Konsolidasi dengan Entitas Anak

Quantitative Disclosure related to MRK Techniques (CR3) - Consolidated Bank with Subsidiaries

(dalam jutaan rupiah/ in million Rupiah)

		Tagihan yang Tidak Dijamin dengan Teknik MRK/ Unbilled Guaranteed with MRK Technique	Tagihan yang Dijamin dengan Teknik MRK/ Bill Guaranteed with MRK Technique	Tagihan yang Dijamin dengan Agunan / Bill Guaranteed with Collateral	Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit / Bill Guaranteed with Warranty, Guarantee and/or Credit Insurance	Tagihan yang Dijamin dengan Derivatif Kredit / Bill Guaranteed with Credit Derivatives		
		a	b	c	d	e		
1	Kredit	136,318,516	14,981,181	15,013,475	192,175		Credit	1
2	Surat Berharga	17,193,277	-	-	-		Securities	2
3	<b>Total</b>	<b>153,511,793</b>	<b>14,981,181</b>	<b>15,013,475</b>	<b>192,175</b>		<b>Total</b>	<b>3</b>
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo	612,288	4,451	4,451	-		Credits and Overdue Securities	4

## 8. QUALITATIVE DISCLOSURES ON THE USE OF EXTERNAL CREDIT RATINGS (CRD)

For several transactions carried out by the Bank, especially related to securities and placements, the Bank is required to set limits that take into account the ratings or ratings by rating agencies recognized by Bank Indonesia / OJK.

## 9. DISCLOSURE OF CREDIT RISK EXPOSURE AND IMPACT OF MRK TECHNIQUES (CR4)

### Risiko Kredit/ Credit Risk

#### Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik MRK (CR4) - Bank Secara Individu

#### Disclosure of Credit Risk Exposure and Impact of MRK Techniques (CR4) - Bank Stand Alone

(dalam jutaan rupiah/ in million Rupiah)

		Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK/ Net Bill Before FKK Implementation and		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique		ATMR dan Rata-Rata Bobot Risiko/ Risk Weighted Assets and Average Risk Weighting			
		Laporan Posisi Keuangan / Statement of Financial Position	TRA/ Account Transaction Administrative	Laporan Posisi Keuangan / Statement of Financial Position	TRA/ Account Transaction Administrative	ATMR/ Risk Weighted Assets/ Risk Weighted Assets	Rata-rata Bobot Risiko/ Average Risk Weighting e/(c+d)		
		a	b	c	d	e	f		
1	Tagihan kepada Pemerintah	24,851,253	-	24,851,253	-	-	0.00%	Claims to Government	1
2	Tagihan kepada Entitas Sektor Publik	13,188,428	6,901,498	13,188,428	740,885	9,634,880	69.17%	Claims on Public Sector Entities	2
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	0.00%	Claims on Multilateral Development Banks and International Institutions	3
4	Tagihan kepada Bank	3,981,135	74,196	3,981,135	7,420	1,434,195	35.96%	Bills to Banks	4
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain <sup>1)</sup>	23,817,231	20,018,328	23,817,231	2,811,572	10,059,728	37.78%	Claims on Securities Companies and Other Financial Services Institutions 1)	
5	Tagihan berupa Covered Bond	-	-	-	-	-	0.00%	Claims in the form of Covered Bonds	5
6	Tagihan kepada Korporasi - Exposure Korporasi Umum <sup>2)</sup>	68,002,877	85,725,915	68,002,877	13,837,573	67,733,947	82.76%	Claims on Corporations - General Corporate Exposure 2)	6
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain <sup>3)</sup>	-	-	-	-	-	0.00%	Claims on Securities Companies and Other Financial Services Institutions 3)	
	Eksposur Pembiayaan Khusus <sup>4)</sup>	2,001,243	1,039,128	2,001,243	415,651	1,156,861	47.87%	Special Financing Exposure 4)	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	22,522	-	22,522	-	56,305	250.00%	Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments	7
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	5,825,046	4,805,826	5,825,046	528,554	4,809,697	75.70%	Claims on Micro, Small Business and Retail Portfolio	8
9	Kredit Pegawai atau Pensiunan	21,019,557	-	21,019,557	-	10,509,779	50.00%	Employee or Pensions loans	9
10	Kredit Beragun Properti	10,277,427	3,367,830	10,277,427	336,783	5,502,684	51.84%	Property Backed Loans	10
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	3,744,135	1,002,414	3,744,135	100,241	1,436,947	37.38%	Residential Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows	
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	0.00%	Residential Property-Backed Loans whose Payments Are Materially Dependent on Property Cash Flows	
	Kredit Beragun Properti Komersial yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	6,533,292	2,365,416	6,533,292	236,542	4,065,737	60.06%	Commercial Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows	
	Kredit Beragun Properti Komersial yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	0.00%	Land Acquisition, Land Processing and Construction Loans	
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	0.00%	Land Acquisition, Land Processing and Construction Loans	
11	Tagihan yang Telah Jatuh Tempo	584,001	-	584,001	-	584,439	100.07%	Claims That Have Been Due Date	11
12	Aset Lainnya	4,626,837	-	4,626,837	-	3,724,318	80.49%	Other Assets	12
13	<b>Total</b>	<b>178,197,557</b>	<b>121,932,721</b>	<b>178,197,557</b>	<b>18,678,438</b>	<b>115,206,833</b>	<b>58.52%</b>	<b>Total</b>	<b>13</b>

**Risiko Kredit/ Credit Risk**

**Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik MRK (CR4) - Bank secara Konsolidasi dengan Entitas Anak**

**Disclosure of Credit Risk Exposure and Impact of MRK Techniques (CR4) - Consolidated Bank with Subsidiaries**

(dalam jutaan rupiah/ in million Rupiah)

		Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK/ <i>Net Bill Before FKK Implementation and MRK Technique</i>		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK/ <i>Net Bill After the application of FKK and MRK Technique</i>		ATMR dan Rata-Rata Bobot Risiko/ <i>Risk Weighted Assets and Average Risk Weighting</i>			
		Laporan Posisi Keuangan / <i>Statement of Financial Position</i>	TRA/ Account Transaction Administrative	Laporan Posisi Keuangan / <i>Statement of Financial Position</i>	TRA/ Account Transaction Administrative	ATMR/ <i>Risk Weighted Assets / Risk Weighted Assets</i>	Rata-rata Bobot Risiko/ <i>Average Risk Weighting e/(c+d)</i>		
		a	b	c	d	e	f		
1	Tagihan kepada Pemerintah	33,147,215	-	33,147,215	-	-	0.00%	Claims to Government	1
2	Tagihan kepada Entitas Sektor Publik	13,644,431	6,901,498	13,644,431	740,885	9,862,882	68.56%	Claims on Public Sector Entities	2
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	0.00%	Claims on Multilateral Development Banks and International Institutions	3
4	Tagihan kepada Bank	4,804,423	74,196	4,804,423	7,420	1,598,853	33.23%	Bills to Banks	4
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain <sup>1)</sup>	23,817,231	20,018,328	23,817,231	2,811,572	10,059,728	37.78%	Claims on Securities Companies and Other Financial Services Institutions 1)	
5	Tagihan berupa Covered Bond	-	-	-	-	-	0.00%	Claims in the form of Covered Bonds	5
6	Tagihan kepada Korporasi - Ekspose Korporasi Umum <sup>2)</sup>	68,102,750	85,725,915	68,102,750	13,837,573	67,814,010	82.76%	Claims on Corporations - General Corporate Exposure 2)	6
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain <sup>3)</sup>	19,472	-	19,472	-	-	0.00%	Claims on Securities Companies and Other Financial Services Institutions 3)	
	Ekspose Pembiayaan Khusus <sup>4)</sup>	2,001,243	1,039,128	2,001,243	415,651	1,156,861	47.87%	Special Financing Exposure 4)	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	22,522	-	22,522	-	56,305	250.00%	Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments	7
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	16,091,837	4,805,826	16,091,837	528,554	12,407,936	74.65%	Claims on Micro, Small Business and Retail Portfolio	8
9	Kredit Pegawai atau Pensiunan	21,019,557	-	21,019,557	-	10,509,779	50.00%	Employee or Pensions loans	9
10	Kredit Beragun Properti	10,277,427	3,367,830	10,277,427	336,783	5,502,684	51.84%	Property Backed Loans	10
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	3,744,135	1,002,414	3,744,135	100,241	1,436,947	37.38%	Residential Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows	
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	0.00%	Residential Property-Backed Loans whose Payments Are Materially Dependent on Property Cash Flows	
	Kredit Beragun Properti Komersial yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	6,533,292	2,365,416	6,533,292	236,542	4,065,737	60.06%	Commercial Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows	
	Kredit Beragun Properti Komersial yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	0.00%	Land Acquisition, Land Processing and Construction Loans	
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	0.00%	Land Acquisition, Land Processing and Construction Loans	
11	Tagihan yang Telah Jatuh Tempo	616,765	-	616,765	-	617,203	100.07%	Claims That Have Been Due Date	11
12	Aset Lainnya	5,583,714	-	5,583,714	-	4,184,042	74.93%	Other Assets	12
13	<b>Total</b>	<b>199,148,587</b>	<b>121,932,721</b>	<b>199,148,587</b>	<b>18,678,438</b>	<b>123,770,283</b>	<b>56.82%</b>	<b>Total</b>	<b>13</b>

## 10. EXPOSURE DISCLOSURE BASED ON ASSET CLASS AND RISK WEIGHTING (CR5)

### Risiko Kredit/ Credit Risk

#### Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5) - 1 - Bank Secara Individu

#### Exposure Disclosure based on Asset Class and Risk Weighting (CR5) - 1 - Bank Stand Alone

(dalam jutaan rupiah/ in million Rupiah)

Kategori Portofolio	0%	20%	50%	100%	150%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories
1 Tagihan Kepada Pemerintah	24,851,253	-	-	-	-	-	24,851,253	Claims to Government 1

Kategori Portofolio	20%	50%	100%	150%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories
2 Tagihan Kepada Entitas Sektor Publik	-	10,991,166	150,959	2,787,189	-	13,929,313	Claims on Public Sector Entities 2

Kategori Portofolio	0%	20%	30%	50%	100%	150%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories
3 Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institutions 3

Kategori Portofolio	20%	30%	40%	50%	75%	100%	150%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories
4 Tagihan Kepada Bank	2,615,648	-	-	470,857	902,050	-	-	-	3,988,555	Bills to Banks 4
Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain <sup>1)</sup>	14,332,301	2,905,190	-	692,135	8,699,177	-	-	-	26,628,803	Claims on Securities Companies and Other Financial Services Institutions

Kategori Portofolio	10%	15%	20%	25%	35%	50%	100%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories
5 Tagihan berupa Covered Bond	-	-	-	-	-	-	-	-	-	Claims in the form of Covered Bonds 5

Kategori Portofolio	20%	50%	65% <sup>a)</sup>	75%	80%	85%	100%	130%	150%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories
6 Tagihan Kepada Korporasi Umum <sup>2)</sup>	4,926,644	1,403,822	-	7,130,861	-	1,274,430	66,884,036	-	220,657	-	81,840,450	Claims on General Corporations 6
Tagihan kepada perusahaan efek dan lembaga jasa keuangan lain <sup>3)</sup>	-	-	-	-	-	-	-	-	-	-	-	Claims on securities companies and other financial services institutions
Eksposur Pembiayaan Khusus <sup>4)</sup>	-	-	-	-	186,947	-	1,051,884	1,178,063	-	-	2,416,894	Special Financing Exposure

Kategori Portofolio		100%	150%	250%	400%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	22,522	-	-	22,522	Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital

Kategori Portofolio		45%	75%	85%	100%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	48,759	5,905,275	-	399,566	-	6,353,600	Claims on Micro, Small m Business and Retail

Kategori Portofolio		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories
9	Kredit Beragun Properti	-	1,195,880	-	791,759	-	391,082	-	2,362,758	3,370,816	-	-	1,381,029	1,521	-	-	-	-	-	1,119,365	10,614,210	Property Backed Loans
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	1,195,880	-	791,759	-	391,082	-	379,039	-	-	-	12,468	-	-	-	-	-	-	1,074,148	3,844,376	Residential Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows
	tanpa pendekatan pembagian kredit	-	-	-	-	-	-	-	-	-	-	-	12,468	-	-	-	-	-	-	-	12,468	without a credit-sharing approach
	dengan menggunakan pendekatan pembagian kredit (dijamin)	-	1,195,880	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,074,148	2,270,029	using the credit distribution approach (guaranteed)
	dengan menggunakan pendekatan pembagian kredit (dijamin)	-	-	-	791,759	-	391,082	-	379,039	-	-	-	-	-	-	-	-	-	-	-	1,561,880	using the credit distribution approach (guaranteed)
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Residential Property-Backed Loans whose Payments Are Materially Dependent on Property Cash Flows
	Kredit Beragun Properti Komersial yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	-	-	1,983,719	3,370,816	-	-	1,368,561	1,521	-	-	-	-	-	45,217	6,769,834	Commercial Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows
	tanpa pendekatan pembagian kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	45,217	45,217	without a credit-sharing approach
	dengan menggunakan pendekatan pembagian kredit (dijamin)	-	-	-	-	-	-	-	-	3,370,816	-	-	-	-	-	-	-	-	-	-	-	using the credit distribution approach (guaranteed)
	dengan menggunakan pendekatan pembagian kredit (dijamin)	-	-	-	-	-	-	-	1,983,719	-	-	-	1,368,561	1,521	-	-	-	-	-	-	-	using the credit distribution approach (guaranteed)
	Kredit Beragun Properti Komersial yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Commercial Property Backed Loans whose Payments Are Materially Dependent on Property Cash Flows
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Land Acquisition, Land Processing and Construction Loans

Kategori Portofolio		50%	100%	150%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories	
10	Tagihan yang Telah Jatuh Tempo	102,154	374,367	-	107,480	-	584,001	Claims That Have Been Due Date

Kategori Portofolio		0%	20%	100%	150%	1250%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ <i>Net Bill</i> After the application of FKK and MRK <i>Technique</i>	Portfolio Categories
11	Asset Lainnya	931,530	-	3,637,286	58,021	-	-	4,626,837	Other Assets 11

No	Bobot Risiko	Tagihan Bersih Laporan Posisi Keuangan/ <i>Net Bill Statement Financial Position</i>	Tagihan Bersih TRA (Sebelum Penanganan FKK)/ <i>Account Transaction Administrative Net Bill (Before FKK Handling)</i>	Rata-Rata FKK/ <i>FKK Average</i>	Tagihan Bersih (Setelah Penanganan FKK dan Teknik MRK)/ <i>Net Bill (After FKK Handling and MRK Techniques)</i>	Risk Weight	No
1	< 40%	50,209,978	19,224,708	76.15%	52,873,188	< 40%	1
2	40% - 70%	40,094,151	12,032,803	79.81%	41,604,271	40% - 70%	2
3	75%	22,223,056	13,219,276	67.90%	24,063,608	75%	3
4	80%	186,947	-	100.00%	186,947	80%	4
5	85%	1,211,923	578,680	71.26%	1,275,951	85%	5
6	90% - 100%	60,031,677	75,699,755	53.41%	72,498,098	90% - 100%	6
7	105% - 130%	1,178,063	-	100.00%	1,178,063	105% - 130%	7
8	150%	3,039,240	1,177,499	75.26%	3,173,347	150%	8
9	250%	22,522	-	100.00%	22,522	250%	9
10	400%	-	-	0.00%	-	400%	10
11	1250%	-	-	0.00%	-	1250%	11
<b>Total Tagihan Bersih</b>		<b>178,197,557</b>	<b>121,932,721</b>	<b>65.60%</b>	<b>196,875,995</b>	<b>Total Net Claims</b>	

**Risiko Kredit/ Credit Risk**

Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5) - 1 - Bank secara Konsolidasi dengan Entitas Anak

(dalam jutaan rupiah/ in million Rupiah)

Kategori Portofolio		0%	20%	50%	100%	150%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ <i>Net Bill</i> After the application of FKK and MRK <i>Technique</i>	Portfolio Categories
1	Tagihan Kepada Pemerintah	33,147,215	-	-	-	-	-	33,147,215	Claims to Government 1

Kategori Portofolio		20%	50%	100%	150%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories
2	Tagihan Kepada Entitas Sektor Publik	-	11,447,169	150,959	2,787,189	-	14,385,316	Claims on Public Sector Entities

Kategori Portofolio		0%	20%	30%	50%	100%	150%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institutions

Kategori Portofolio		20%	30%	40%	50%	75%	100%	150%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories
4	Tagihan Kepada Bank	3,438,936	-	-	470,857	902,050	-	-	-	4,811,843	Bills to Banks
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain <sup>1)</sup>	14,332,301	2,905,190	-	692,135	8,699,177	-	-	-	26,628,803	Claims on Securities Companies and Other Financial Services Institutions

Kategori Portofolio		10%	15%	20%	25%	35%	50%	100%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories
5	Tagihan berupa Covered Bond	-	-	-	-	-	-	-	-	-	Claims in the form of Covered Bonds

Kategori Portofolio		20%	50%	65% <sup>2)</sup>	75%	80%	85%	100%	130%	150%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories
6	Tagihan Kepada Korporasi Umum <sup>2)</sup>	4,926,644	1,403,822	-	7,130,861	-	1,274,430	66,983,909	-	220,657	-	81,940,323	Claims on General Corporations
	Tagihan kepada perusahaan efek dan lembaga jasa keuangan lain <sup>3)</sup>	-	19,472	-	-	-	-	-	-	-	-	19,472	Claims on securities companies and other financial services institutions
	Eksposur Pembiayaan Khusus <sup>4)</sup>	-	-	-	-	186,947	-	1,051,884	1,178,063	-	-	2,416,894	Special Financing Exposure

Kategori Portofolio		100%	150%	250%	400%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	22,522	22,522	Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments

Kategori Portofolio		45%	75%	85%	100%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	48,759	16,172,066	-	399,566	-	16,620,391	Claims on Micro, Small m Business and Retail Portfolio

Kategori Portofolio	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories	
9 Kredit Beragun Properti	-	1,195,880	-	791,759	-	391,082	-	2,362,756	3,370,816	-	-	-	1,381,029	1,521	-	-	-	-	1,119,365	10,614,210	Property Backed Loans	9
Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	1,195,880	-	791,759	-	391,082	-	379,039	-	-	-	-	12,468	-	-	-	-	-	1,074,148	3,844,376	Residential Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows	
tanpa pendekatan pembagian kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	without a credit-sharing approach	
dengan menggunakan pendekatan pembagian kredit (dijamin)	-	1,195,880	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,074,148	2,270,029	using the credit distribution approach (guaranteed)	
dengan menggunakan pendekatan pembagian kredit (dijamin)	-	-	-	791,759	-	391,082	-	379,039	-	-	-	-	-	-	-	-	-	-	-	1,561,880	using the credit distribution approach (guaranteed)	
Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Residential Property-Backed Loans whose Payments Are Materially Dependent on Property Cash Flows	
Kredit Beragun Properti Komersial yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	-	-	1,983,719	3,370,816	-	-	-	1,368,561	1,521	-	-	-	-	45,217	6,769,834	Commercial Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows	
tanpa pendekatan pembagian kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	45,217	45,217	without a credit-sharing approach	
dengan menggunakan pendekatan pembagian kredit (dijamin)	-	-	-	-	-	-	-	-	3,370,816	-	-	-	-	-	-	-	-	-	-	3,370,816	using the credit distribution approach (guaranteed)	
dengan menggunakan pendekatan pembagian kredit (dijamin)	-	-	-	-	-	-	-	1,983,719	-	-	-	-	1,368,561	1,521	-	-	-	-	-	3,353,801	using the credit distribution approach (guaranteed)	
Kredit Beragun Properti Komersial yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Commercial Property Backed Loans whose Payments Are Materially Dependent on Property Cash Flows	
Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Land Acquisition, Land Processing and Construction Loans	

Kategori Portofolio	50%	100%	150%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories	
10 Tagihan yang Telah Jatuh Tempo	102,154	407,131	107,480	-	616,765	Claims That Have Been Due Date	10

Kategori Portofolio	0%	20%	100%	150%	1250%	Lainnya/ Others	Tagihan Bersih Setelah FKK dan Teknik MRK/ Net Bill After the application of FKK and MRK Technique	Portfolio Categories	
11 Asset Lainnya	1,428,683	-	4,097,010	58,021	-	-	5,583,714	Other Assets	11



No	Bobot Risiko	Tagihan Bersih Laporan Posisi Keuangan/ Net Bill Statement Financial Position	Tagihan Bersih TRA (Sebelum Penanganan FKK)/ Account Transaction Administrative Net Bill (Before FKK Handling)	Rata-Rata FKK/ FKK Average	Tagihan Bersih (Setelah Penanganan FKK dan Teknik MRK)/ Net Bill (After FKK Handling and MRK Techniques)	Risk Weight	No
1	< 40%	59,826,381	19,224,708	\	62,489,591	< 40%	1
2	40% - 70%	40,569,626	12,032,803	80.00%	42,079,746	40% - 70%	2
3	75%	32,489,847	13,219,276	75.11%	34,330,399	75%	3
4	80%	186,947	-	100.00%	186,947	80%	4
5	85%	1,211,923	578,680	71.26%	1,275,951	85%	5
6	90% - 100%	60,624,038	75,699,755	53.62%	73,090,459	90% - 100%	6
7	105% - 130%	1,178,063	-	100.00%	1,178,063	105% - 130%	7
8	150%	3,039,240	1,177,499	75.26%	3,173,347	150%	8
9	250%	22,522	-	100.00%	22,522	250%	9
10	400%	-	-	0.00%	-	400%	10
11	1250%	-	-	0.00%	-	1250%	11
	<b>Total Tagihan Bersih</b>	<b>199,148,587.00</b>	<b>121,932,721.00</b>	<b>67.84%</b>	<b>217,827,025.00</b>	<b>Total Net Claims</b>	

## 11. QUALITATIVE DISCLOSURE OF COUNTERPARTY CREDIT RISK (CCRA)

### Counterparty Credit Risk Disclosure

Counterparty credit risk for the Bank is the risk arising from the counterparty's failure to pay a contract with the Bank which causes potential losses for the Bank in replacing the contract.

Counterparty credit risk generally arises from FX swaps and repo/reverse repo transactions. Mitigation of counterparty credit risk is carried out in accordance with SE OJK 24/SEOJK.03/2021, namely by recognizing the existence of collateral, guarantees, guarantees or credit insurance and complemented by the Bank's policy for managing credit risk from counterparties.

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

	a	b	c	d	e	f
	<i>Replacement cost (RC)</i>	<i>Potential future exposure (PFE)</i>	EEPE	Alpha digunakan untuk perhitungan regulatory EAD	Tagihan Bersih	ATMR
1 SA-CCR (untuk derivatif)	1,131,480,848,890	1,379,431,913,419		1.4	3,515,277,867,233	
2 Metode Internal Model (untuk derivatif dan SFT)					N/A	N/A
3 Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT)					N/A	N/A
4 Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT)						
5 VaR untuk SFT					N/A	N/A
6 Total						

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

Bobot Risiko	a	b	c	d	e	f	g	h	i
Kategori Portofolio	0%	10%	20%	50%	75%	100%	150%	Lainnya	Total Tagihan Bersih
<b>Indonesia</b>									
Tagihan kepada Pemerintah dan Bank Sentral	12,029,467,415								12,029,467,415
Tagihan kepada Entitas Sektor Publik									
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional									
Tagihan kepada Bank Lain			458,652,657,594	2,217,189,696,279		-			2,675,842,353,874
Tagihan kepada perusahaan sekuritas									
Tagihan kepada Korporasi			525,838,540,952	14,218,494,778		287,349,010,215			827,406,045,945
Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel									
Aset lainnya									
Total	12,029,467,415		984,491,198,546	2,231,408,191,057		287,349,010,215			3,515,277,867,233

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

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

#### 15. EXPOSURE OF SECURITIZATION EXPOSURES (SECA)

There is no securitization exposure.

#### 16. EXPOSURE OF SECURITIZATION IN THE BANKING BOOK (SEC1)

There is no securitization exposure.

#### 17. EXPOSURE OF SECURITIZATION IN THE TRADING BOOK (SEC2)

There is no securitization exposure.

#### 18. EXPOSURE OF SECURITIZATION IN BANKING BOOK AND WITH RELATED TO ITS CAPITAL REQUIREMENTS – BANK ACTING AS ORIGINATOR OR SPONSOR (SEC3)

There is no securitization exposure.

#### 19. EXPOSURE OF SECURITIZATION IN BANKING BOOK NAD ITS CAPITAL REQUIREMENTS – BANK ACTING AS INVESTOR (SEC4)

There is no securitization exposure.