

CREDIT RISK EXPOSURE DISCLOSURE

30 June 2023

1. DISCLOSURE OF CREDIT QUALITY ON ASSETS (CR1)

Risiko Kredit/ Credit Risk

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

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

(dalam jutaan rupiah)

	Nilai Tercatat Bruto		CKPN	CKPN		CKPN (Pendekatan IRB)	Nilai Bersih (a+b-c)		
	Tagihan yang Telah Jatuh Tempo	Tagihan yang Belum Jatuh Tempo		Stage 2 dan Stage 3	Stage 1				
	a	b		d	e				
1	Kredit	1.693.475	134.930.621	2.989.767	2.250.277	739.490	133.634.329	Credit	1
2	Surat Berharga	0	10.286.845	1.024	135	890	10.285.821	Securities	2
3	Transaksi Rekening Administratif	40.000	114.887.677	101.969	67.970	33.999	114.825.708	Administrative Account Transactions	3
	Total	1.733.475	260.105.143	3.092.760	2.318.382	774.379	258.745.858	Total	

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)

	Nilai Tercatat Bruto		CKPN	CKPN		CKPN (Pendekatan IRB)	Nilai Bersih (a+b-c)		
	Tagihan yang Telah Jatuh Tempo	Tagihan yang Belum Jatuh Tempo		Stage 2 dan Stage 3	Stage 1				
	a	b		d	e				
1	Kredit	2.057.724	146.790.534	3.824.832	2.250.277	739.490	145.023.426	Credit	1
2	Surat Berharga	0	17.257.106	1.024	135	890	17.256.082	Securities	2
3	Transaksi Rekening Administratif	40.000	114.887.677	101.969	67.970	33.999	114.825.708	Administrative Account Transactions	3
	Total	2.097.724	278.935.317	3.927.825	2.318.382	774.379	277.105.216	Total	

2. DISCLOSURE OF MATURITY CREDIT AND SECURITIES MOVEMENTS (CR2)

Risiko Kredit/ Credit Risk

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

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

(dalam jutaan rupiah)

		a		
1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir	1.137.865	<i>Loans and Securities Matured in the last reporting period</i>	1
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak periode pelaporan terakhir	955.898	<i>Loans and Securities Mature since the last reporting period</i>	2
3	Kredit dan Surat Berharga yang kembali menjadi tagihan yang belum jatuh tempo	29.142	<i>Loans and Securities that return to become undue bills</i>	3
4	Nilai hapus buku	55.298	<i>Delete book value</i>	4
5	Perubahan lain	(315.848)	<i>Other changes</i>	5
6	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan (1+2-3-4+5)	1.693.475	<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)

		a		
1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir	1.443.192	<i>Loans and Securities Matured in the last reporting period</i>	1
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak periode pelaporan terakhir	1.318.418	<i>Loans and Securities Mature since the last reporting period</i>	2
3	Kredit dan Surat Berharga yang kembali menjadi tagihan yang belum jatuh tempo	33.796	<i>Loans and Securities that return to become undue bills</i>	3
4	Nilai hapus buku	353.924	<i>Delete book value</i>	4
5	Perubahan lain	(316.166)	<i>Other changes</i>	5
6	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan (1+2-3-4+5)	2.057.724	<i>Loans and Securities Maturing at the end of the reporting period (1+2-3-4+5)</i>	6

3. QUANTITATIVE DISCLOSURE RELATED TO MRK TECHNIQUES (CR3)

Risiko Kredit/ Credit Risk

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

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

(dalam jutaan rupiah)

		Tagihan yang Tidak Dijamin dengan Teknik MRK	Tagihan yang Dijamin dengan Teknik MRK	Tagihan yang Dijamin dengan Agunan	Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit	Tagihan yang Dijamin dengan Derivatif Kredit		
		a	b	c	d	e		
1	Kredit	117.303.060	15.720.830	15.713.262	7.568		Credit	1
2	Surat Berharga	10.285.821	0	0	0		Securities	2
3	Total	127.588.881	15.720.830	15.713.262	7.568		Total	3
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo	605.988	4.451	4.451	0		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)

		Tagihan yang Tidak Dijamin dengan Teknik MRK	Tagihan yang Dijamin dengan Teknik MRK	Tagihan yang Dijamin dengan Agunan	Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit	Tagihan yang Dijamin dengan Derivatif Kredit		
		a	b	c	d	e		
1	Kredit	127.893.955	15.720.830	15.784.814	734.218		Credit	1
2	Surat Berharga	17.256.082	0	71.552	726.650		Securities	2
3	Total	145.150.037	15.720.830	15.856.366	1.460.868		Total	3
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo	662.294	4.451	76.003	726.650		Credits and Overdue Securities	4

4. 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 Individual

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

(dalam jutaan rupiah)

		Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK		ATMR dan Rata-Rata Bobot Risiko			
		Laporan Posisi Keuangan	TRA	Laporan Posisi Keuangan	TRA	ATMR	Rata-rata Bobot Risiko e/(c+d)		
		a	b	c	d	e	f		
1	Tagihan kepada Pemerintah	23.654.636	0	23.654.636	0	0	0.00%	Claims to Government	1
2	Tagihan kepada Entitas Sektor Publik	13.897.390	6.966.546	13.897.390	1.391.973	9.369.887	61.28%	Claims on Public Sector Entities	2
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	0	0	0	0	0	0.00%	Claims on Multilateral Development Banks and International Institutions	3
4	Tagihan kepada Bank	2.001.746	27.070	2.001.746	2.707	1.155.217	57.63%	Bills to Banks	4
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 1)	20.870.425	22.575.145	20.870.425	3.148.887	8.659.323	36.05%	Claims on Securities Companies and Other Financial Services Institutions 1)	
5	Tagihan berupa Covered Bond	0	0	0	0	0	0.00%	Claims in the form of Covered Bonds	5
6	Tagihan kepada Korporasi - Ekspose Korporasi Umum 2)	67.256.067	76.224.549	67.256.067	13.477.708	67.813.823	84.00%	Claims on Corporations - General Corporate Exposure 2)	6
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 3)	0	0	0	0	0	0.00%	Claims on Securities Companies and Other Financial Services Institutions 3)	
	Ekspose Pembiayaan Khusus 4)	1.704.024	1.667.083	1.704.024	599.353	1.156.824	50.22%	Special Financing Exposure 4)	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	22.522	0	22.522	0	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	3.806.857	3.254.901	3.806.857	359.910	3.180.734	76.34%	Claims on Micro, Small Business and Retail Portfolio	8
9	Kredit Pegawai atau Pensiunan	21.871.243	0	21.871.243	0	10.935.622	50.00%	Employee or Pensions loans	9
10	Kredit Beragun Properti	9.398.657	4.144.413	9.398.657	575.562	5.245.170	52,59%	Property Backed Loans	10
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	3.197.148	1.022.244	3.197.148	155.399	1.274.369	38.01%	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	0	0	0	0	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	6.201.509	3.122.169	6.201.509	420.163	3.970.801	59,97%	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	0	0	0	0	0.00%	Land Acquisition, Land Processing and Construction Loans	
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	0	0	0	0	0	0.00%	Land Acquisition, Land Processing and Construction Loans	
11	Tagihan yang Telah Jatuh Tempo	610.444	0	610.444	0	605.090	99.12%	Claims That Have Been Due Date	11
12	Aset Lainnya	4.877.498	0	4.877.498	0	3.960.463	81,20%	Other Assets	12
13	Total	169.971.509	114.859.707	169.971.509	19.556.100	112.138.458	59,17%	Total	13

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)

		Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK		ATMR dan Rata-Rata Bobot Risiko			
		Laporan Posisi Keuangan	TRA	Laporan Posisi Keuangan	TRA	ATMR	Rata-rata Bobot Risiko e/(c+d)		
		a	b	c	d	e	f		
1	Tagihan kepada Pemerintah	31.020.097	0	31.020.097	0	0	0,00%	Claims to Government	1
2	Tagihan kepada Entitas Sektor Publik	14.403.654	6.966.546	14.403.654	1.391.973	9.623.019	60,92%	Claims on Public Sector Entities	2
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	0	0	0	0	0	0,00%	Claims on Multilateral Development Banks and International Institutions	3
4	Tagihan kepada Bank	2.353.934	27.070	2.353.934	2.707	1.225.655	52,01%	Bills to Banks	4
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 1)	20.870.425	22.575.145	20.870.425	3.148.887	8.659.323	36,05%	Claims on Securities Companies and Other Financial Services Institutions 1)	
5	Tagihan berupa Covered Bond	0	0	0	0	0	0,00%	Claims in the form of Covered Bonds	5
6	Tagihan kepada Korporasi - Eksposeure Korporasi Umum 2)	67.359.029	76.224.549	67.359.029	13.477.708	67.891.784	83,99%	Claims on Corporations - General Corporate Exposure 2)	6
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 3)	46.550	6.249	46.550	0	0	0,00%	Claims on Securities Companies and Other Financial Services Institutions 3)	
	Eksposeure Pembiayaan Khusus 4)	1.704.024	1.667.083	1.704.024	599.353	1.156.824	50,22%	Special Financing Exposure 4)	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	22.522	0	22.522	0	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	15.068.096	3.254.901	15.068.096	359.910	11.227.005	72,77%	Claims on Micro, Small Business and Retail Portfolio	8
9	Kredit Pegawai atau Pensiunan	21.871.243	0	21.871.243	0	10.935.622	50,00%	Employee or Pensions loans	9
10	Kredit Beragun Properti	9.398.657	4.144.413	9.398.657	575.562	5.245.170	52,59%	Property Backed Loans	10
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	3.197.148	1.022.244	3.197.148	155.399	1.274.369	38,01%	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	0	0	0	0	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	6.201.509	3.122.169	6.201.509	420.163	3.970.801	59,97%	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	0	0	0	0	0,00%	Land Acquisition, Land Processing and Construction Loans	
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	0	0	56.306	0	0	0,00%	Land Acquisition, Land Processing and Construction Loans	
11	Tagihan yang Telah Jatuh Tempo	666.750	0	1.836.887	0	661.396	36,01%	Claims That Have Been Due Date	11
12	Aset Lainnya	6.103.941	6.249	25.794.911	0	4.432.304	17,18%	Other Assets	12
13	Total	190.888.922	114.872.205	190.888.922	19.556.100	121.114.407	57,55%	Total	13

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

(dalam jutaan rupiah)

Kategori Portofolio	0%	20%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
1 Tagihan Kepada Pemerintah	23.654.636	0	0	0	0	0	23.654.636	Claims to Government	1

Kategori Portofolio	20%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
2 Tagihan Kepada Entitas Sektor Publik	0	13.243.410	263.403	1.782.551	0	15.289.363	Claims on Public Sector Entities	2

Kategori Portofolio	0%	20%	30%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
3 Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	0	0	0	0	0	0	0	0	Claims on Multilateral Development Banks and International Institutions	3

Kategori Portofolio	20%	30%	40%	50%	75%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
4 Tagihan Kepada Bank	542.239	0	0	199.565	1.262.649	0	0	0	2.004.453	Bills to Banks	4
Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain	11.398.900	2.571.377	0	1.590.760	8.458.276	0	0	0	24.019.312	Claims on Securities Companies and Other Financial Services Institutions	

Kategori Portofolio	10%	15%	20%	25%	35%	50%	100%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
5 Tagihan berupa Covered Bond	0	0	0	0	0	0	0	0	0	Claims in the form of Covered Bonds	5

Kategori Portofolio	20%	50%	65% ^{a)}	75%	80%	85%	100%	130%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
6 Tagihan Kepada Korporasi Umum	4.622.393	1.397.704	0	6.896.210	0	1.529.718	65.944.879	0	342.871	0	80.733.775	Claims on General Corporations	6
Tagihan kepada perusahaan efek dan lembaga jasa keuangan lain	0	0	0	0	0	0	0	0	0	0	0	Claims on securities companies and other financial services institutions	
Eksposur Pembiayaan Khusus	0	0	0	0	184.429	0	904.455	1.214.493	0	0	2.303.377	Special Financing Exposure	

Kategori Portofolio	100%	150%	250%	400%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
7 Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	0	0	22.522	0	0	22.522	Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments	7

Kategori Portofolio	45%	75%	85%	100%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
8 Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	0	3.793.641	8.500	364.626	0	4.166.767	Claims on Micro, Small m Business and Retail Portfolio	8

Kategori Portofolio	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
9 Kredit Beragun Properti	0	1.077.401	0	639.175	0	316.718	0	2.146.142	3.494.840	0	0	1.243.340	0	0	0	0	0	0	1.056.603	9.974.219	Property Backed Loans	9
Kredit Beragun Properti Rumah Tinggal yang Pembayaran Tidak Bergantung Secara Material pada Arus Kas Properti	0	1.077.401	0	639.175	0	316.718	0	2.146.142	3.494.840	0	0	1.243.340	0	0	0	0	0	0	1.056.603	9.974.219	Residential Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows	
tanpa pendekatan pembagian kredit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	without a credit-sharing approach	
dengan menggunakan pendekatan pembagian kredit (dijamin)	0	1.077.401	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1.028.642	2.106.043	using the credit distribution approach (guaranteed)	
dengan menggunakan pendekatan pembagian kredit (dijamin)	0	0	0	639.175	0	316.718	0	2.146.142	3.494.840	0	0	1.243.340	0	0	0	0	0	0	1.028.642	2.106.043	using the credit distribution approach (guaranteed)	
Kredit Beragun Properti Rumah Tinggal yang Pembayaran Bergantung Secara Material pada Arus Kas Properti	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Residential Property-Backed Loans whose Payments Are Materially Dependent on Property Cash Flows	
Kredit Beragun Properti Komersial yang Pembayaran Tidak Bergantung Secara Material pada Arus Kas Properti	0	0	0	0	0	0	0	1.855.531	3.494.840	0	0	1.243.340	0	0	0	0	0	0	27.961	6.621.672	Commercial Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows	
tanpa pendekatan pembagian kredit	0	0	0	0	0	0	0	1.855.531	3.494.840	0	0	1.243.340	0	0	0	0	0	0	27.961	6.621.672	without a credit-sharing approach	
dengan menggunakan pendekatan pembagian kredit (dijamin)	0	0	0	0	0	0	0	1.855.531	3.494.840	0	0	1.243.340	0	0	0	0	0	0	27.961	6.621.672	using the credit distribution approach (guaranteed)	
dengan menggunakan pendekatan pembagian kredit (dijamin)	0	0	0	0	0	0	0	1.855.531	3.494.840	0	0	1.243.340	0	0	0	0	0	0	27.961	6.621.672	using the credit distribution approach (guaranteed)	
Kredit Beragun Properti Komersial yang Pembayaran Bergantung Secara Material pada Arus Kas Properti	0	0	0	0	0	0	0	1.855.531	3.494.840	0	0	1.243.340	0	0	0	0	0	0	27.961	6.621.672	Commercial Property Backed Loans whose Payments Are Materially Dependent on Property Cash Flows	
Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Land Acquisition, Land Processing and Construction Loans	

Kategori Portofolio	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
10 Tagihan yang Telah Jatuh Tempo	110.088	396.525	103.831	0	610.444	Claims That Have Been Due Date

Kategori Portofolio	0%	20%	100%	150%	1250%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
11 Asset Lainnya	959.077	0	3.834.337	84.084	0	0	4.877.498	Other Assets

No	Bobot Risiko	Tagihan Bersih Laporan Posisi Keuangan	Tagihan Bersih TRA (Sebelum Penanganan FKK)	Rata-Rata FKK	Tagihan Bersih (Setelah Penanganan FKK dan Teknik MRK)	Risk Weight	No
1	< 40%	42.932.856	20.309.800	72,32%	45.737.940	< 40%	1
2	40% - 70%	42.693.984	11.415.789	83,40%	45.126.369	40% - 70%	2
3	75%	20.098.377	12.156.855	67,22%	21.682.077	75%	3
4	80%	184.429	0	100,00%	184.429	80%	4
5	85%	1.387.034	853.932	68,64%	1.538.218	85%	5
6	90% - 100%	59.242.009	69.110.974	55,87%	71.708.225	90% - 100%	6
7	105% - 130%	1.214.493	0	100,00%	1.214.493	105% - 130%	7
8	150%	2.195.805	1.012.357	72,11%	2.313.337	150%	8
9	250%	22.522	0	100,00%	22.522	250%	9
10	400%	0	0	0,00%	0	400%	10
11	1250%	0	0	0,00%	0	1250%	11
Total Tagihan Bersih		169.971.509	114.859.707	66,54%	189.527.609	Total Net Claims	

Risiko Kredit/ Credit Risk

Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5) - Bank secara Konsolidasi dengan Entitas Anak
Exposure Disclosure based on Asset Class and Risk Weighting (CR5) - Consolidated Bank with Subsidiaries

(dalam jutaan rupiah)

Kategori Portofolio	0%	20%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
1 Tagihan Kepada Pemerintah	31.020.097	0	0	0	0	0	31.020.097	Claims to Government	1

Kategori Portofolio	20%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
2 Tagihan Kepada Entitas Sektor Publik	0	13.749.674	263.403	1.782.551	0	15.795.627	Claims on Public Sector Entities	2

Kategori Portofolio	0%	20%	30%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
3 Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	0	0	0	0	0	0	0	0	Claims on Multilateral Development Banks and International Institutions	3

Kategori Portofolio	20%	30%	40%	50%	75%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
4 Tagihan Kepada Bank	542.239	0	0	199.565	1.262.649	0	0	0	2.004.453	Bills to Banks	4
Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain	11.398.900	2.571.377	0	1.590.760	8.458.276	0	0	0	24.019.312	Claims on Securities Companies and Other Financial Services Institutions	

Kategori Portofolio	10%	15%	20%	25%	35%	50%	100%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
5 Tagihan berupa Covered Bond	0	0	0	0	0	0	0	0	0	Claims in the form of Covered Bonds	5

Kategori Portofolio	20%	50%	65% ^{a)}	75%	80%	85%	100%	130%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
6 Tagihan Kepada Korporasi Umum	4.622.393	1.397.704	0	6.896.210	0	1.529.718	66.047.841	0	0	0	80.493.866	Claims on General Corporations	6
Tagihan kepada perusahaan efek dan lembaga jasa keuangan lain	0	46.550	0	0	0	0	0	0	0	0	46.550	Claims on securities companies and other financial services institutions	
Eksposur Pembiayaan Khusus	0	0	0	0	184.429	0	904.455	1.214.493	0	0	2.303.377	Special Financing Exposure	

Kategori Portofolio	100%	150%	250%	400%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
7 Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	0	0	22.522	0	0	22.522	Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments	7

Kategori Portofolio	45%	75%	85%	100%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
8 Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	0	15.054.880	8.500	364.626	0	15.428.006	Claims on Micro, Small m Business and Retail Portfolio	8

Kategori Portofolio	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK			
9 Kredit Beragun Properti	0	1.077.401	0	639.175	0	316.718	0	2.146.142	3.494.840	0	0	1.243.340	0	0	0	0	0	0	1.056.603	9.974.219	Property Backed Loans	9	
Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	0	1.077.401	0	639.175	0	316.718	0	290.611	0	0	0	0	0	0	0	0	0	0	1.028.642	3.352.547	Residential Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows		
tanpa pendekatan pembagian kredit dengan menggunakan pendekatan pembagian kredit (dijamin)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	without a credit-sharing approach using the credit distribution approach (guaranteed)		
dengan menggunakan pendekatan pembagian kredit (dijamin)	0	1.077.401	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1.028.642	2.106.043	using the credit distribution approach (guaranteed)		
Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	0	0	0	639.175	0	316.718	0	290.611	0	0	0	0	0	0	0	0	0	0	0	0	1.246.504		
Kredit Beragun Properti Komersial yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	0	0	0	0	0	0	0	1.855.531	3.494.840	0	0	1.243.340	0	0	0	0	0	0	0	0	27.961	6.521.672	
tanpa pendekatan pembagian kredit dengan menggunakan pendekatan pembagian kredit (dijamin)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27.961	27.961	without a credit-sharing approach using the credit distribution approach (guaranteed)	
dengan menggunakan pendekatan pembagian kredit (dijamin)	0	0	0	0	0	0	0	1.855.531	3.494.840	0	0	1.243.340	0	0	0	0	0	0	0	0	3.098.871		
Kredit Beragun Properti Komersial yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

Kategori Portofolio	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
10 Tagihan yang Telah Jatuh Tempo	110.088	452.831	103.831	0	666.750	Claims That Have Been Due Date

Kategori Portofolio	0%	20%	100%	150%	1250%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
11 Asset Lainnya	1.713.679	0	4.306.178	84.084	0	0	6.103.941	Other Assets

No	Bobot Risiko	Tagihan Bersih Laporan Posisi Keuangan	Tagihan Bersih TRA (Sebelum Penanganan FKK)	Rata-Rata FKK	Tagihan Bersih (Setelah Penanganan FKK dan Teknik MRK)	Risk Weight	No
1	< 40%	51.405.107	20.309.800	75,59%	54.210.191	< 40%	1
2	40% - 70%	43.246.798	11.422.038	83,56%	45.679.183	40% - 70%	2
3	75%	31.359.616	12.156.855	75,70%	32.943.316	75%	3
4	80%	184.429	0	100,00%	184.429	80%	4
5	85%	1.387.034	853.932	68,64%	1.538.218	85%	5
6	90% - 100%	59.873.118	69.110.974	56,08%	72.339.334	90% - 100%	6
7	105% - 130%	1.214.493	0	100,00%	1.214.493	105% - 130%	7
8	150%	2.195.805	1.012.357	72,11%	2.313.337	150%	8
9	250%	22.522	0	100,00%	22.522	250%	9
10	400%	0	0	0,00%	0	400%	10
11	1250%	0	6.249	0,00%	0	1250%	11
Total Tagihan Bersih		190.888.922	114.872.205	68,83%	210.445.022	Total Net Claims	

6. 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 used in regulatory EAD calculation	Net Claims	RWA
1	SA-CCR (for derivatives)	1.264.707.397.502	1.145.845.534.635		1,4	3.374.774.104.991	
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						

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

Risk Weight	a	b	c	d	e	f	g	h	i
Portfolio Category	0%	10%	20%	50%	75%	100%	150%	Others	Net Claims Total
English									
Sovereigns									-
Non-central government public sector entities (PSEs)									
Multilateral development banks (MDBs)									
Banks			107.044.597.424	2.296.106.796.786			-		2.403.151.394.211
Securities firms									
Corporates			388.249.886.661	20.103.043.857		563.269.780.263			971.622.710.781
Regulatory retail portfolios									
Other assets									
Total			495.294.484.085	2.316.209.840.643		563.269.780.263			3.374.774.104.991

8. NET DERIVATIVE LOANS (CCR6)

	a	b
	Proteksi yang dibeli (<i>Protection bought</i>)	Proteksi yang dijual (<i>Protection sold</i>)
Nilai Notional	<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		
Total Nilai Notional	<i>NULL</i>	<i>NULL</i>
Nilai wajar	<i>NULL</i>	<i>NULL</i>
Nilai wajar positif (aset)		
Nilai wajar negatif (kewajiban)		

9. EXPOSURE OF SECURITIZATION IN THE BANKING BOOK (SEC1)

There is no securitization exposure.

10. EXPOSURE OF SECURITIZATION IN THE TRADING BOOK (SEC2)

There is no securitization exposure.

11. 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.

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

There is no securitization exposure.