

CREDIT RISK EXPOSURE DISCLOSURE

30 June 2024

1. DISCLOSURE OF CREDIT QUALITY ON ASSETS (CR1)

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		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		c	d				
1	Kredit	1.908.790	141.072.604	3.179.830	2.510.356	669.474		139.801.564	Credit	1
2	Surat Berharga	-	19.715.073	684	48	636		19.714.389	Securities	2
3	Transaksi Rekening Administratif	-	140.168.288	58.131	20.634	37.497		140.110.157	Administrative Account Transactions	3
	Total	1.908.790	300.955.965	3.238.645	2.531.038	707.607		299.626.110	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/ in million 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		c	d				
1	Kredit	3.867.640	179.239.587	5.940.400	3.974.213	1.966.187		177.166.827	Credit	1
2	Surat Berharga	-	28.779.128	1.110	48	1.062		28.778.018	Securities	2
3	Transaksi Rekening Administratif	-	140.168.288	58.131	20.634	37.497		140.110.157	Administrative Account Transactions	3
	Total	3.867.640	348.187.003	5.999.641	3.994.895	2.004.746		346.055.002	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 Individu

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

(dalam jutaan rupiah/ in million Rupiah)

		a		
1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir	1.762.053	<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	457.812	<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	17.236	<i>Loans and Securities that return to become undue bills</i>	3
4	Nilai hapus buku	3.844.004	<i>Delete book value</i>	4
5	Perubahan lain	3.550.165	<i>Other changes</i>	5
6	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan (1+2-3-4+5)	1.908.790	<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	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir	2.910.110	<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	926.083	<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	580.047	<i>Loans and Securities that return to become undue bills</i>	3
4	Nilai hapus buku	4.825.969	<i>Delete book value</i>	4
5	Perubahan lain	5.437.463	<i>Other changes</i>	5
6	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan (1+2-3-4+5)	3.867.640	<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 Individu

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

(dalam jutaan rupiah/ in million 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	126.448.014	12.698.848	12.688.427	10.421	10.421	Credit	1
2	Surat Berharga	19.714.389	-	-	-	0	Securities	2
3	Total	146.162.403	12.698.848	12.688.427	10.421	0	Total	3
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo	650.251	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/ in million 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	162.590.961	12.965.770	12.906.786	58.984	-	Credit	1
2	Surat Berharga	28.778.018	-	-	-	-	Securities	2
3	Total	191.368.979	12.965.770	12.906.786	58.984	-	Total	3
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo	1.605.645	4.451	4.451	-	-	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 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		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	35.020.129	-	35.020.129	-	-	0.00%	Claims to Government	1
2	Tagihan kepada Entitas Sektor Publik	14.001.782	3.716.963	14.001.782	400.764	8.874.435	61.61%	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	3.625.954	86.211	3.625.954	8.621	1.346.822	37.05%	Bills to Banks	4
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain ¹⁾	23.235.104	27.432.365	23.235.104	3.464.891	9.092.636	34.05%	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 ²⁾	63.813.959	96.407.678	63.813.959	15.632.567	67.273.885	84.67%	Claims on Corporations - General Corporate Exposure ²⁾	6
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain ³⁾	-	-	-	-	-	0.00%	Claims on Securities Companies and Other Financial Services Institutions ³⁾	
	Ekspose Pembiayaan Khusus ⁴⁾	2.083.270	1.031.776	2.083.270	412.710	1.221.224	48.92%	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	8.423.556	6.715.714	8.423.556	718.060	6.887.485	75.34%	Claims on Micro, Small Business and Retail Portfolio	8
9	Kredit Pegawai atau Pensiunan	20.570.854	-	20.570.854	-	10.285.427	50.00%	Employee or Pensions loans	9
10	Kredit Beragun Properti	11.469.072	4.756.947	11.469.072	719.698	6.182.642	50.72%	Property Backed Loans	10
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	4.136.426	984.204	4.136.426	98.420	1.558.092	36.79%	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	7.332.646	3.772.743	7.332.646	621.278	4.624.550	58.14%	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	654.702	-	654.702	-	651.504	99.51%	Claims That Have Been Due Date	11
12	Aset Lainnya	4.312.408	-	4.312.408	-	3.589.213	83.22%	Other Assets	12
13	Total	187.233.312	140.147.654	187.233.312	21.357.311	115.461.578	55.35%	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/ in million 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	44.220.020	-	44.220.020	-	-	0,00%	Claims to Government	1
2	Tagihan kepada Entitas Sektor Publik	14.296.859	3.716.963	14.296.859	400.764	9.021.974	61,38%	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	5.174.544	86.211	5.174.544	8.621	1.656.540	31,96%	Bills to Banks	4
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain ¹⁾	23.235.104	27.432.365	23.235.104	3.464.891	9.092.636	34,05%	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 - Eksposure Korporasi Umum ²⁾	63.927.423	96.407.678	63.927.423	15.632.567	67.378.938	84,69%	Claims on Corporations - General Corporate Exposure 2)	6
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain ³⁾	209.947	92.000	209.947	-	-	0,00%	Claims on Securities Companies and Other Financial Services Institutions 3)	
	Eksposure Pembiayaan Khusus ⁴⁾	2.083.270	1.031.776	2.083.270	412.710	1.221.224	48,93%	Special Financing Exposure 4)	
7	Tagihan berupa Surat Berharga/Plutang 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	43.907.448	6.715.714	43.907.448	718.060	33.473.695	75,01%	Claims on Micro, Small Business and Retail Portfolio	8
9	Kredit Pegawai atau Pensiunan	20.570.854	-	20.570.854	-	10.285.427	50,00%	Employee or Pensions loans	9
10	Kredit Beragun Properti	11.469.072	4.756.947	11.469.072	719.698	6.182.642	50,72%	Property Backed Loans	10
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	4.136.426	984.204	4.136.426	98.420	1.558.092	36,79%	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	7.332.646	3.772.743	7.332.646	621.278	4.624.550	58,14%	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	2.297.387	-	2.297.387	-	1.474.028	64,16%	Claims That Have Been Due Date	11
12	Aset Lainnya	6.936.157	-	6.936.157	-	5.864.123	84,54%	Other Assets	12
13	Total	238.350.607	140.239.654	238.350.607	21.357.311	145.707.532	56,10%	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 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	Tagihan Bersih Setelah FKK dan Teknik MRK						
1 Tagihan Kepada Pemerintah	35.020.129	-	-	-	-	-	35.020.129,00	Claims to Government	1				
Kategori Portofolio	20%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK							
2 Tagihan Kepada Entitas Sektor Publik	-	12.490.652	149.987	1.761.907	-	14.402.546	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	-	-	-	-	-	-	-	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	1.810.497	-	-	1.529.743	294.335	-	-	3.634.575	Bills to Banks	4			
Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain ¹⁾	17.396.145	1.453.541	-	1.248.544	6.601.764	-	-	26.699.995	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	-	-	-	-	-	-	-	-	-	Claims in the form of Covered Bonds	5		
Kategori Portofolio	20%	50%	65% ²⁾	75%	80%	85%	100%	130%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
6 Tagihan Kepada Korporasi Umum ²⁾	3.845.430	1.190.255	-	7.745.949	-	1.232.513	65.244.507	-	-	187.872	79.446.526	Claims on General Corporations	6
Tagihan kepada perusahaan efek dan lembaga jasa keuangan lain ³⁾	-	-	-	-	-	-	-	-	-	-	-	Claims on securities companies and other financial services institutions	
Eksposur Pembiayaan Khusus ⁴⁾	-	-	-	-	188.163	-	1.134.878	1.172.939	-	-	2.495.980	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	-	-	22.522	-	-	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	173.415	8.473.772	48.654	445.775	-	9.141.616	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	Property Backed Loans	g	
9 Kredit Beragun Properti		1.303.803		885.977		443.954		2.536.697	4.338.821				1.464.954	25.082					1.195.872	12.988.771		9	
Kredit Beragun Properti Rumah Tanggal yang Pembayaran Tidak Bergantung Secara Material pada Aritas Kas Properti		1.303.803		885.977		443.954		423.103					41.413	3.490					1.133.497	4.234.846	Residential Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows		
tanpa pendekatan pembagian kredit													41.413	3.490						44.903	without a credit-sharing approach		
dengan menggunakan pendekatan pembagian kredit (diaransi)		1.303.803																	1.133.497	2.437.300	using the credit distribution approach (guaranteed)		
dengan menggunakan pendekatan pembagian kredit (diaransi)								423.103												1.752.643	using the credit distribution approach (guaranteed)		
Kredit Beragun Properti Rumah Tanggal yang Pembayaran Bergantung Secara Material pada Aritas Kas Properti																					Residential Property Backed Loans whose Payments Are Materially Dependent on Property Cash Flows		
Kredit Beragun Properti Komersial yang Pembayaran Tidak Bergantung Secara Material pada Aritas Kas Properti								2.107.595	4.338.821				1.423.541	21.580						62.375	7.953.924	Commercial Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows	
tanpa pendekatan pembagian kredit																				62.375	without a credit-sharing approach		
dengan menggunakan pendekatan pembagian kredit (diaransi)									4.338.821												4.338.821	using the credit distribution approach (guaranteed)	
dengan menggunakan pendekatan pembagian kredit (diaransi)								2.107.595					1.423.541	21.580							3.952.728	using the credit distribution approach (guaranteed)	
Kredit Beragun Properti Komersial yang Pembayaran Bergantung Secara Material pada Aritas 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	Tagihan Bersih Setelah FKK dan Teknik MRK	Claims That Have Been Due Date	10
10 Tagihan yang Telah Jatuh Tempo	92.008	472.631			90.063	654.702	10

Kategori Portofolio	0%	20%	100%	150%	1250%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	Other Assets	11
11 Asset Lainnya	749.456		3.510.428	52.524			4.312.408		11

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%	59.740.650	24.628.018	74,52%	62.869.437	< 40%	1
2	40% - 70%	44.063.372	10.086.827	83,73%	45.337.592	40% - 70%	2
3	75%	22.170.290	18.182.589	61,07%	24.643.149	75%	3
4	80%	188.163	0	100,00%	188.163	80%	4
5	85%	1.202.428	594.345	72,70%	1.306.249	85%	5
6	90% - 100%	56.725.830	85.339.190	49,95%	70.958.206	90% - 100%	6
7	105% - 130%	1.172.939	0	100,00%	1.172.939	105% - 130%	7
8	150%	1.947.118	1.316.685	64,11%	2.092.366	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	187.233.312	140.147.654	63,71%	208.590.623	Total Net Claims	

Risiko Kredit/ Credit Risk

**Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5) - 1 - Bank secara Konsolidasi dengan Entitas Anak
Exposure Disclosure based on Asset Class and Risk Weighting (CR5) - 1 - Consolidated Bank with Subsidiaries**

(dalam jutaan rupiah/ in million Rupiah)

Kategori Portofolio	0%	20%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
1 Tagihan Kepada Pemerintah	44.220.020	-	-	-	-	-	44.220.020	Claims to Government	1

Kategori Portofolio	20%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
2 Tagihan Kepada Entitas Sektor Publik	-	12.785.729	149.987	1.761.907	-	14.697.623	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	-	-	-	-	-	-	-	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	3.359.087	-	-	1.529.743	294.335	-	-	-	5.183.165	Bills to Banks	4
Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain ¹⁾	17.396.145	1.453.541	-	1.248.544	6.601.764	-	-	-	26.699.995	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	-	-	-	-	-	-	-	-	-	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 ²⁾	3.845.430	1.190.255	-	7.745.949	-	1.232.513	65.357.971	-	-	187.872	79.559.990	Claims on General Corporations	6
Tagihan kepada perusahaan efek dan lembaga jasa keuangan lain ³⁾	-	209.947	-	-	-	-	-	-	-	-	209.947	Claims on securities companies and other financial services institutions	
Eksposur Pembiayaan Khusus ⁴⁾	-	-	-	-	188.163	-	1.134.878	1.172.939	-	-	2.495.980	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	-	-	22.522,00	-	-	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	173.415	43.957.664	48.654	445.775	-	44.625.508	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	-	1.303.803	-	885.977	-	443.564	-	2.530.697	4.338.821	-	-	-	1.464.354	25.983	-	-	-	-	1.195.872	12.188.771	Property Backed Loans	9
Kredit Beragun Properti Rumah Tinggal yang Pembayaran Tidak Bergantung Secara Material pada Aras Kas Properti	-	1.303.803	-	885.977	-	443.564	-	423.103	-	-	-	41.413	3.490	-	-	-	-	-	1.133.497	4.234.846	Residential Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows	
tanpa pendekatan pembagian kredit	-	-	-	-	-	-	-	-	-	-	-	41.413	3.490	-	-	-	-	-	-	44.903	without a credit-sharing approach	
dengan menggunakan pendekatan pembagian kredit (diaman)	-	1.303.803	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.133.497	2.437.300	using the credit distribution approach (guaranteed)	
dengan menggunakan pendekatan pembagian kredit (diaman)	-	-	-	885.977	-	443.564	-	423.103	-	-	-	-	-	-	-	-	-	-	-	1.782.843	using the credit distribution approach (guaranteed)	
Kredit Beragun Properti Rumah Tinggal yang Pembayaran Bergantung Secara Material pada Aras Kas Properti	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Residential Property Backed Loans whose Payments Are Materially Dependent on Property Cash Flows	
Kredit Beragun Properti Komersial yang Pembayaran Tidak Bergantung Secara Material pada Aras Kas Properti	-	-	-	-	-	-	-	2.107.695	4.338.821	-	-	-	1.423.541	21.593	-	-	-	-	62.375	7.953.924	Commercial Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows	
tanpa pendekatan pembagian kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	62.375	62.375	without a credit-sharing approach	
dengan menggunakan pendekatan pembagian kredit (diaman)	-	-	-	-	-	-	-	-	4.338.821	-	-	-	-	-	-	-	-	-	-	4.338.821	using the credit distribution approach (guaranteed)	
dengan menggunakan pendekatan pembagian kredit (diaman)	-	-	-	-	-	-	-	2.107.695	-	-	-	1.423.541	21.593	-	-	-	-	-	-	3.552.728	using the credit distribution approach (guaranteed)	
Kredit Beragun Properti Komersial yang Pembayaran Bergantung Secara Material pada Aras 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	Tagihan Bersih Setelah FKK dan Teknik MRK	
10 Tagihan yang Telah Jatuh Tempo	1.732.328	474.996	90.063	-	2.297.387	Claims That Have Been Due Date
						10

Kategori Portofolio	0%	20%	100%	150%	1250%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
11 Asset Lainnya	1.164.031,00	-	5.588.129,00	183.997,00	-	-	6.936.157,00	Other Assets
								11

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%	70.903.706	24.628.018	77,50%	74.032.493	< 40%	1
2	40% - 70%	46.208.716	10.178.827	84,21%	47.482.936	40% - 70%	2
3	75%	57.654.182	18.182.589	79,28%	60.127.041	75%	3
4	80%	188.163	-	100,00%	188.163	80%	4
5	85%	1.202.428	594.345	72,70%	1.306.249	85%	5
6	90% - 100%	58.919.360	85.339.190	50,71%	73.151.736	90% - 100%	6
7	105% - 130%	1.172.939	-	100,00%	1.172.939	105% - 130%	7
8	150%	2.078.591	1.316.685	65,50%	2.223.839	150%	8
9	250%	22.522	-	100,00%	22.522	250%	9
10	400%	-	-	0,00%	-	400%	10
11	1250%	-	-	0,00%	-	1250%	11
	Total Tagihan Bersih	238.350.607,00	140.239.654,00	68,60%	259.707.917,60	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 digunakan untuk perhitungan regulatory EAD	Tagihan Bersih	ATMR
1	SA-CCR (for derivatives)	1.791.311.509.344	1.516.961.601.924		1,4	4.631.582.355.775	
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
Kategori Portofolio	0%	10%	20%	50%	75%	100%	150%	Lainnya	Total Tagihan Bersih
English									
Sovereigns	12.029.467.415								12.029.467.415
Non-central government public sector entities (PSEs)									
Multilateral development banks (MDBs)									
Banks			458.652.657.594	2.217.189.696.279		-			2.675.842.353.874
Securities firms									
Corporates			525.838.540.952	14.218.494.778		287.349.010.215			827.406.045.945
Regulatory retail portfolios									
Other assets									
Total	12.029.467.415		984.491.198.546	2.231.408.191.057		287.349.010.215			3.515.277.867.233

8. NET DERIVATIVE LOANS (CCR6)

	a	b
	Proteksi yang dibeli (<i>Protection bought</i>)	Proteksi yang dijual (<i>Protection sold</i>)
Indonesia		
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.