

CREDIT RISK EXPOSURE DISCLOSURE

31 December 2020

1. NET CLAIMS DISCLOSURES BASED ON GEOGRAPHIC AREA

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

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	31 Desember 2020 / 31 December 2020							31 Desember 2019 / 31 December 2019							Portfolio Category	No.
		Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area							Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area								
		JAWA- JAWA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA- JAWA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)		
1	Tagihan kepada Pemerintah	33.515,454	-	-	-	-	33.515,454	21.263,565	-	-	-	-	21.263,565	Claims on sovereign	1		
2	Tagihan kepada Entitas Sektor Publik	12.531,332	-	2.588,101	-	2.767	15.122,200	9.167,858	-	998,700	-	81,968	10.214,524	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	2.846,561	-	-	-	940,816	3.787,477	2.003,573	-	-	-	925,896	2.940,469	Claims on Bank	4		
5	Hakid Barangtan Human Tinggal	90	117	-	-	128	344	105	264	-	-	-	369	Secured by Residential Property	5		
6	Hakid Barangtan Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6		
7	Kredit Pegawai/Pensiunan	15.911,827	1.856,971	7.591,761	7.208,647	-	32.158,916	18.202,870	2.440,881	7.294,261	7.791,183	-	35.668,135	Personnel/Other Institutional employee loans	7		
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	1.334,565	47,654	417,547	183,268	-	1,983,034	3,463,269	187,680	917,016	446,301	-	4,954,246	Claims on Micro, Small and Retail Portfolio	8		
9	Tagihan kepada Korporasi	80.533,772	216,133	6.125,104	4.923,565	282,435	92.084,009	74,027,155	7,995,466	8,436,228	5.260,281	452,940	97.172,070	Claims on Corporate	9		
10	Tagihan yang Telah Jatuh Tempo	304,252	7,632	110,837	52,107	-	574,828	292,362	8,732	107,243	64,651	-	473,988	Past due claims	10		
11	Aset Lainnya	5.736,533	-	-	-	-	5.736,533	6.034,467	-	-	-	-	6.034,467	Other assets	11		
	Total	149.016,598	2.131,107	16.933,350	12.467,715	1.226,018	181.754,788	135.157,164	10.593,003	18.743,448	13.502,416	1.440,801	179.436,832	Total	12		

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

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

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	31 Desember 2020 / 31 December 2020							31 Desember 2019 / 31 December 2019							Portfolio Category	No.
		Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area							Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area								
		JAWA- JAWA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA- JAWA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)		
1	Tagihan kepada Pemerintah	33.515,454	-	-	-	-	33.515,454	21.263,565	-	-	-	-	21.263,565	Claims on sovereign	1		
2	Tagihan kepada Entitas Sektor Publik	12.531,332	-	2.588,101	-	2.767	15.122,200	9.167,858	-	998,700	-	81,968	10.214,524	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	2.846,561	-	-	-	940,816	3.787,477	2.003,573	-	-	-	925,896	2.940,469	Claims on Bank	4		
5	Hakid Barangtan Human Tinggal	90	117	-	-	128	344	105	264	-	-	-	369	Secured by Residential Property	5		
6	Hakid Barangtan Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6		
7	Kredit Pegawai/Pensiunan	15.911,827	1.856,971	7.591,761	7.208,647	-	32.158,916	18.202,870	2.440,881	7.294,261	7.791,183	-	35.668,135	Personnel/Other Institutional employee loans	7		
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	1.420,146	47,654	2.404,160	821,170	-	12,130,172	8,880,262	420,844	2,819,094	379,801	-	13,598,261	Claims on Micro, Small and Retail Portfolio	8		
9	Tagihan kepada Korporasi	80.533,004	216,133	6.125,104	4.923,565	282,435	92.084,009	74,027,155	7,995,466	8,436,228	5,260,281	452,940	97.172,070	Claims on Corporate	9		
10	Tagihan yang Telah Jatuh Tempo	304,252	7,632	110,837	52,107	-	574,828	292,362	8,732	107,243	64,651	-	473,988	Past due claims	10		
11	Aset Lainnya	5.736,533	-	-	-	-	5.736,533	6.034,467	-	-	-	-	6.034,467	Other assets	11		
	Total	149.016,598	2.131,107	16.933,350	12.467,715	1.226,018	181.754,788	135.157,164	10.593,003	18.743,448	13.502,416	1.440,801	179.436,832	Total	12		

2. NET CLAIMS DISCLOSURES BASED ON RESIDUAL CONTRACTUAL MATURITY

Risiko Kredit/ Credit Risk
Pongungkan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual/
Net Claims Disclosure Based on Residual Contractual Maturity - Bank Stand Alone

dalam jutaan Rupiah / in million Rupiah

No.	Kategori Portofolio	31 Desember 2020 / 31 December 2020						31 Desember 2019 / 31 December 2019						Portofolio Category	No.	
		Tagihan bersih berdasarkan sisa jangka waktu kontrak / Net claims based on residual contractual maturity						Tagihan bersih berdasarkan sisa jangka waktu kontrak / Net claims based on residual contractual maturity								
		+ 1 tahun / + 1 year	1-3 tahun / 1 - 3 year	3-5 tahun / 3 - 5 year	+ 5 thru / + 5 year	SISA KONTRAKSI CONTRACTUAL	Total	+ 1 tahun / + 1 year	1-3 tahun / 1 - 3 year	3-5 tahun / 3 - 5 year	+ 5 thru / + 5 year	SISA KONTRAKSI CONTRACTUAL	Total			
(1)	GR	GR	GR	GR	GR	GR	GR	GR	GR	GR	GR	GR	GR	GR	GR	(1)
1	Tagihan kepada Pemerintah	20,176,434	-	-	-	-	20,176,434	27,262,260	-	-	-	-	27,262,260	Claims on sovereign	1	
2	Tagihan kepada Entitas Sektor Publik	2,184,828	4,368,725	7,213,421	324,481	-	14,091,455	1,894,839	2,371,370	4,368,943	822,231	-	9,457,383	Claims on Public Sector Entity	2	
3	Tagihan kepada Bank Pembangunan Multinasional dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multinational Development Bank and International Institute	3	
4	Tagihan kepada Bank	1,040,431	1,006,482	126,213	43,582	416,852	1,627,558	1,149,932	428,388	126,213	4,781	731,764	3,190,667	Claims on Bank	4	
5	Kredit Jangka Panjang Fisik	133	222	-	-	-	355	128	260	-	-	-	388	Secured by Residential Property	5	
6	Kredit Jangka Panjang Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6	
7	Kredit Jangka Panjang Perseorangan	23,254,428	6,124,467	-	-	-	29,378,895	24,146,379	11,862,727	-	-	-	36,009,106	Personal/Other individual employee loans	7	
8	Tagihan kepada Usaha Mikro, Kecil dan Perantara (UMKPA)	1,981,974	1,384	-	-	-	1,983,358	4,102,424	31,560	-	-	-	4,133,984	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi	22,279,821	22,263,242	16,133,828	12,617,884	-	53,293,775	22,673,814	47,887,640	16,228,287	13,364,287	-	80,153,028	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo	225,262	82,812	-	-	-	308,074	426,417	47,371	-	-	-	473,788	Past due claims	10	
11	Salah Lainnya	4,756,336	-	-	-	-	4,756,336	4,026,456	-	-	1,367,448	-	5,393,904	Other assets	11	
	Total	46,333,689	34,842,911	23,442,641	12,062,367	416,852	117,042,708	64,262,287	68,642,970	24,710,828	15,731,826	751,764	176,400,632	Total		

Risiko Kredit/ Credit Risk
Pongungkan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Konsolidasi dengan Perusahaan Anak/
Net Claims Disclosure Based on Residual Contractual Maturity - Consolidated Bank and Subsidiary

dalam jutaan Rupiah / in million Rupiah

No.	Kategori Portofolio	31 Desember 2020 / 31 December 2020						31 Desember 2019 / 31 December 2019						Portofolio Category	No.	
		Tagihan bersih berdasarkan sisa jangka waktu kontrak / Net claims based on residual contractual maturity						Tagihan bersih berdasarkan sisa jangka waktu kontrak / Net claims based on residual contractual maturity								
		+ 1 tahun / + 1 year	1-3 tahun / 1 - 3 year	3-5 tahun / 3 - 5 year	+ 5 thru / + 5 year	SISA KONTRAKSI CONTRACTUAL	Total	+ 1 tahun / + 1 year	1-3 tahun / 1 - 3 year	3-5 tahun / 3 - 5 year	+ 5 thru / + 5 year	SISA KONTRAKSI CONTRACTUAL	Total			
(1)	GR	GR	GR	GR	GR	GR	GR	GR	GR	GR	GR	GR	GR	GR	GR	(1)
1	Tagihan kepada Pemerintah	24,423,281	568,948	278,218	-	224,417	25,494,864	26,026,634	428,278	266,132	488,422	-	26,789,466	Claims on sovereign	1	
2	Tagihan kepada Entitas Sektor Publik	3,152,781	4,368,725	7,213,421	324,481	-	15,059,412	2,071,881	2,371,370	4,368,943	822,231	-	11,644,425	Claims on Public Sector Entity	2	
3	Tagihan kepada Bank Pembangunan Multinasional dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multinational Development Bank and International Institute	3	
4	Tagihan kepada Bank	1,040,431	1,006,482	126,213	43,582	416,852	1,627,558	1,149,932	428,388	126,213	4,781	731,764	3,176,228	Claims on Bank	4	
5	Kredit Jangka Panjang Fisik	133	222	-	-	-	355	128	260	-	-	-	388	Secured by Residential Property	5	
6	Kredit Jangka Panjang Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6	
7	Kredit Jangka Panjang Perseorangan	23,254,428	6,124,467	-	-	-	29,378,895	24,146,379	11,862,727	-	-	-	36,009,106	Personal/Other individual employee loans	7	
8	Tagihan kepada Usaha Mikro, Kecil dan Perantara (UMKPA)	1,981,974	1,384	-	-	-	1,983,358	4,102,424	31,560	-	-	-	4,133,984	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi	22,279,821	22,263,242	16,133,828	12,617,884	-	53,293,775	22,673,814	47,887,640	16,228,287	13,364,287	-	80,153,028	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo	225,262	82,812	-	-	-	308,074	426,417	47,371	-	-	-	473,788	Past due claims	10	
11	Salah Lainnya	4,756,336	-	-	-	-	4,756,336	4,026,456	-	-	1,367,448	-	5,393,904	Other assets	11	
	Total	49,800,729	35,154,813	23,426,286	12,642,267	724,269	117,042,708	64,262,287	68,642,970	24,710,828	15,731,826	751,764	176,400,204	Total		

3. NET CLAIMS DISCLOSURES BASED ON ECONOMIC SECTOR

Risiko Kredit / Credit Risk
Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual
Net Claims Disclosure based on Economic Sector - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Sektor Ekonomi	Tagihan Kepada Pemerintah / Claims on sovereign	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	Tagihan Kepada Bank Pembangunan Multinasional dan Lembaga Internasional / Claims on Multinational Development Banks and International Institute	Tagihan Kepada Bank / Claims on Bank	Kredit Beragun Rumah Tinggal / Claims secured by Residential Property	Kredit Beragun Properti Komersial / Claims secured by Commercial Real Estate	Kredit Pegawai Pemerintah / Penunjang/Other Institutional employees loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Sekel / Claims on Micro, Small and Retail Portfolio	Tagihan kepada Korporasi / Claims on Corporate	Tagihan yang Telah Jatuh Tempo / Past due claims	Aset Lainnya / Other assets	Economic Sector	No
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Desember 2020														
1	Pertanian, Kehutanan, dan Perikanan	-	1,202,889	-	-	-	-	66,270	74,371	2,024,700	870	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Pertambangan	-	-	-	-	-	-	-	887	2,501,773	-	-	Mining and quarrying	2
3	Industri manufaktur	-	2,183,074	-	-	-	-	5,370	108,874	27,029,048	30,549	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas	-	5,004,401	-	-	-	-	89	473	1,384,001	-	-	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah	-	-	-	-	-	-	-	-	-	-	-	Water Management, WasteWater Management, WasteManagement and Recycling	5
6	Konstruksi	-	4,782,185	-	-	-	-	4,574	1,002,176	18,361	-	-	Construction	6
7	Pengadaan besar dan e-commerce, Reparasi	-	-	-	-	-	-	49,021	415,703	15,184,045	134,167	-	Wholesale and retail trading, Repair and Maintenance of Cars and Motorcycles	7
8	Persewaan dan Penyewaan	-	792,000	-	-	-	-	-	-	6,373,486	-	-	Transportation and Warehousing	8
9	Pengadaan Akomodasi dan Pengadaan	-	-	-	-	-	-	15,244	43,807	132,076	586	-	Provision of Accommodation and Provision of Drinking Water	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	-	-	-	-	Information and Communication	10
11	Mutual dan asuransi dan finansial	11,604,408	112,985	-	3,388,737	-	-	12,180	2,522	13,275,000	1,120	-	Financial and Insurance Activities	11
12	Real Estate	-	24	-	-	-	-	-	-	1,402,388	-	-	Real Estate	12
13	Aktivitas Profesional, Ilmiah, dan Teknik	-	-	-	-	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Pegawai dan Sewa Jasa U	-	-	-	-	-	-	-	-	-	-	-	Rental and Service Activities without Sales of Goods	14
15	Administrasi Pemerintahan, Pertahanan	-	-	-	-	-	-	889	74	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	-	87	14,862	1,420	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas	-	-	-	-	-	-	-	100,413	46,013	7,138	-	Human Health Activities and Social Activities	17
18	Seni, Hiburan, dan rekreasi	-	-	-	-	-	-	-	-	24,048	-	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemilik	-	-	-	-	364	-	30,007,041	854,022	4,384	144,730	-	Household Activities as Employer	20
21	Aktivitas Badan Internasional dan Badan	-	-	-	-	-	-	1,207	3,134	462,010	3,676	-	Activities of the International Agency and Other Extrajurisdictional Agency	21
22	Saluran perantara keuangan	15,070,708	-	-	-	-	-	1,87	100,202	-	3,040	-	Not a financial sector	22
23	ATM	-	-	-	398,720	-	-	860	-	10,400	-	5,726,320	Others	23
Total		30,245,454	15,122,208	-	37,98,477	364	-	32,740,076	1,882,824	82,364,008	27,4234	6,726,320	Total	
Desember 2019														
1	Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	-	60,020	100,640	3,389,427	1,050	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Pertambangan	-	-	-	-	-	-	-	700	2,271,273	-	-	Mining and quarrying	2
3	Industri manufaktur	-	1,204,136	-	-	-	-	4,403	104,405	30,474,387	40,049	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas	-	3,044,071	-	-	-	-	109	504	1,844,788	-	-	Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah	-	-	-	-	-	-	-	-	-	-	-	Water Management, WasteWater Management, WasteManagement and Recycling	5
6	Konstruksi	-	4,084,203	-	-	-	-	776	3,528	1,029,400	18,260	-	Construction	6
7	Pengadaan besar dan e-commerce, Reparasi	-	-	-	-	-	-	65,463	738,407	14,729,300	168,077	-	Wholesale and retail trading, Repair and Maintenance of Cars and Motorcycles	7
8	Persewaan dan Penyewaan	-	29,200	-	-	-	-	-	-	7,739,362	-	-	Transportation and Warehousing	8
9	Pengadaan Akomodasi dan Pengadaan	-	-	-	-	-	-	30,774	46,737	131,076	1,500	-	Provision of Accommodation and Provision of Drinking Water	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	-	-	-	-	Information and Communication	10
11	Mutual dan asuransi dan finansial	20,121,720	-	-	2,780,363	-	-	-	-	20,774,076	-	-	Financial and Insurance Activities	11
12	Real Estate	-	-	-	-	-	-	-	-	1,402,388	-	-	Real Estate	12
13	Aktivitas Profesional, Ilmiah, dan Teknik	-	-	-	-	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Pegawai dan Sewa Jasa U	-	-	-	-	-	-	-	-	-	-	-	Rental and Service Activities without Sales of Goods	14
15	Administrasi Pemerintahan, Pertahanan	-	-	-	-	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	-	1,489	872	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas	-	-	-	-	-	-	46	26,462	4,086	188	-	Human Health Activities and Social Activities	17
18	Seni, Hiburan, dan rekreasi	-	-	-	-	-	-	21	208,200	742,307	4,000	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemilik	-	-	-	-	364	-	30,007,041	2,434,183	4,384	10,730	-	Household Activities as Employer	20
21	Aktivitas Badan Internasional dan Badan	-	-	-	-	-	-	1,403	-	-	-	-	Activities of the International Agency and Other Extrajurisdictional Agency	21
22	Saluran perantara keuangan	-	-	-	-	-	-	-	1,280,367	-	18,318	-	Not a financial sector	22
23	ATM	1,021,043	-	-	188,204	-	-	-	4,010	504,000	76,000	5,026,400	Others	23
Total		21,142,763	11,224,401	-	27,98,460	364	-	30,047,036	2,714,145	47,727,121	27,2004	6,752,400	Total	

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

No.	Kategori Tagihan	Kategori Risiko (Economic Sector)											No.
		Tagihan kepada pemerintah / claims on sovereign	Tagihan ke bank / claims on bank	Tagihan ke perusahaan manufaktur / claims on manufacturing	Tagihan ke perusahaan perdagangan / claims on trade	Tagihan ke perusahaan jasa / claims on services	Tagihan ke perusahaan konstruksi / claims on construction	Tagihan ke perusahaan transportasi / claims on transportation	Tagihan ke perusahaan energi / claims on energy	Tagihan ke perusahaan kesehatan / claims on health	Tagihan ke perusahaan teknologi / claims on technology	Tagihan ke perusahaan lainnya / claims on others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Desember 2020													
1	Pemerintah, perusahaan, dan individu	-	1.233.087	-	-	-	-	45.018	7.11.323	2.829.752	507	-	Agriculture, energy and services
2	Perdagangan dan perdagangan	-	-	-	-	-	-	3.145	2.501.773	2.501.773	1	-	Manufacturing
3	Perdagangan	-	2.109.074	-	-	-	-	4.318	341.400	20.858.636	287.061	-	Manufacturing
4	Perdagangan listrik, gas, uap air panas dan limbah B3	-	6.000.000	-	-	-	-	88	473	1.380.081	-	-	Electricity, gas, steam and hot water supply and cold and hot water supply
5	Perdagangan air, pendinginan/AC, limbah, pendinginan	-	-	-	-	-	-	-	-	-	-	-	Electricity, gas, steam and hot water supply and cold and hot water supply
6	Konstruksi	-	47.921.085	-	-	-	-	-	9.574	1.600.175	10.850	-	Construction
7	Perdagangan barang dan jasa, regional dan nasional	-	-	-	-	-	-	49.521	7.700.798	15.190.895	105.109	-	Wholesale and retail trading, repair and maintenance of cars and motor vehicles
8	Perdagangan dan perdagangan	-	7.100.000	-	-	-	-	-	10.704	3.072.626	5	-	Transportation and warehousing
9	Perdagangan Asuransi dan Perdagangan Asuransi MTA	-	-	-	-	-	-	15.244	100.229	130.075	7.88	-	Insurance and reinsurance
10	Informasi dan komunikasi	-	-	-	-	-	-	-	-	-	-	-	Information and communication
11	Auditor keuangan dan asuransi	10.504.000	170.860	-	3.389.700	-	-	12.180	2.812	18.229.209	1.123	-	Finance and insurance
12	Perbankan	-	26	-	-	-	-	3.898	5.602.398	1.1	-	-	Banking
13	Auditor profesional, arsitek, dan teknik	-	-	-	-	-	-	-	-	-	-	-	Professional, scientific, and technical activities
14	Auditor perdagangan dan jasa (termasuk lembaga keuangan)	-	-	-	-	-	-	-	-	-	-	-	Finance and insurance
15	Aktivitas administratif, informasi, dan lainnya	-	-	-	-	-	-	889	74	74	-	-	Administrative, information and communication activities
16	Perdagangan	-	-	-	-	-	-	81	14.802	1.433	360	-	Wholesale and retail trading, repair and maintenance of cars and motor vehicles
17	Auditor kesehatan manusia dan hewan	-	-	-	-	-	-	107.713	45.013	3.145	-	-	Human health activities and social activities
18	Konstruksi, perumahan, dan perumahan	-	-	-	-	-	-	24.879	25.000	12	-	-	Construction
19	Auditor jasa lainnya	-	-	-	-	-	-	-	-	-	-	-	Other services
20	Auditor keuangan tenaga keuangan profesional	-	-	-	-	261	-	32.021.041	1.369.400	6.249	164.980	-	Finance and insurance
21	Auditor badan informasi dan komunikasi	-	-	-	-	-	-	1.207	3.136	950.010	3.475	-	Information and communication
22	Keuangan/ perbankan	-	-	-	-	-	-	147	100.400	-	3.940	-	Finance and insurance
23	Lain-lain	76.264.772	170.213	-	640.700	-	-	-	1.001	10.400	-	3.231.267	Others
TOTAL	36.980.000	14.980.073	-	4.870.200	261	-	32.168.078	107.20.872	80.980.281	377.170	7.231.267	-	TOTAL
Desember 2019													
1	Pemerintah, perusahaan, dan individu	-	-	-	-	-	-	60.026	7.00.719	3.209.647	24.70	-	Agriculture, energy and services
2	Perdagangan dan perdagangan	-	-	-	-	-	-	4.000	2.311.323	2.311.323	1	-	Manufacturing
3	Perdagangan	-	1.209.000	-	-	-	-	9.600	874.040	26.870.390	83.817	-	Manufacturing
4	Perdagangan listrik, gas, uap air panas dan limbah B3	-	3.645.000	-	-	-	-	100	500	1.840.788	-	-	Electricity, gas, steam and hot water supply and cold and hot water supply
5	Perdagangan air, pendinginan/AC, limbah, pendinginan	-	-	-	-	-	-	-	-	-	-	-	Electricity, gas, steam and hot water supply and cold and hot water supply
6	Konstruksi	-	4.590.200	-	-	-	-	176	3.520	1.029.400	10.260	-	Construction
7	Perdagangan barang dan jasa, regional dan nasional	-	-	-	-	-	-	45.850	7.439.711	14.739.300	105.105	-	Wholesale and retail trading, repair and maintenance of cars and motor vehicles
8	Perdagangan dan perdagangan	-	20.200	-	-	-	-	-	26.086	7.700.262	50	-	Transportation and warehousing
9	Perdagangan Asuransi dan Perdagangan Asuransi MTA	-	-	-	-	-	-	20.374	260.418	120.215	3.240	-	Insurance and reinsurance
10	Informasi dan komunikasi	-	-	-	-	-	-	-	-	-	-	-	Information and communication
11	Auditor keuangan dan asuransi	20.141.720	-	-	3.750.200	-	-	800	20.826.814	-	-	-	Finance and insurance
12	Perbankan	-	-	-	-	-	-	10.904	10.843	3.079.270	3.430	-	Banking
13	Auditor profesional, arsitek, dan teknik	-	-	-	-	-	-	-	-	-	-	-	Professional, scientific, and technical activities
14	Auditor perdagangan dan jasa (termasuk lembaga keuangan)	-	-	-	-	-	-	-	-	-	-	-	Finance and insurance
15	Aktivitas administratif, informasi, dan lainnya	-	-	-	-	-	-	1.400	812	-	-	-	Administrative, information and communication activities
16	Perdagangan	-	-	-	-	-	-	21	300.219	140.207	4.940	-	Wholesale and retail trading, repair and maintenance of cars and motor vehicles
17	Auditor kesehatan manusia dan hewan	-	-	-	-	-	-	95	32.699	2.899	201	-	Human health activities and social activities
18	Konstruksi, perumahan, dan perumahan	-	-	-	-	-	-	20	200.219	140.207	4.940	-	Construction
19	Auditor jasa lainnya	-	-	-	-	-	-	-	-	-	-	-	Other services
20	Auditor keuangan tenaga keuangan profesional	-	-	-	-	260	-	39.807.071	3.200.200	6.249	164.980	-	Finance and insurance
21	Auditor badan informasi dan komunikasi	-	-	-	-	-	-	1.400	-	-	-	-	Information and communication
22	Keuangan/ perbankan	-	-	-	-	-	-	-	1.000.120	-	10.070	-	Finance and insurance
23	Lain-lain	6.000.000	120.210	-	360.071	-	-	-	11.447	600.000	10.000	3.100.812	Others
TOTAL	26.980.000	10.200.000	-	3.110.200	260	-	30.980.000	10.980.000	87.200.000	407.200	7.100.000	-	TOTAL

4. CLAIMS AND ALLOWANCES DISCLOSURE BASED ON GEOGRAPHIC AREA

Risiko Kredit/ Credit Risk

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

(dalam jutaan Rupiah / in million Rupiah)

No	Kategori	31 Agustus 2018 / 31 August 2018 di mana saja operasi bank					31 Agustus 2017 / 31 August 2017 di mana saja operasi bank					Description	No			
		JAWA / JAWA	DAerah Istimewa TERONGGAWA	SUMATERA	KALIMANTAN & SULAWESI	Luar Negeri/ Overseas	Total	JAWA / JAWA	DAerah Istimewa TERONGGAWA	SUMATERA	KALIMANTAN & SULAWESI			Luar Negeri/ Overseas	Total	
1	Tagihan	13,424,931	18	13,629,900	2	21,123,800	60,300	107,40,000	18,111,100	87	107,40,000	18,111,100	107,40,000	18,111,100	107,40,000	18,111,100
2	cadangan yang dipersiapkan dan pencadangan nilai (stage 1 dan 2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	cadangan kerugian persentase dan pencadangan nilai (stage 1 dan 2)	27,740	24,740	200,000	22,200	1,000,000	700,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
4	cadangan kerugian persentase dan pencadangan nilai (stage 1 dan 2)	27,740	24,740	200,000	22,200	1,000,000	700,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
5	cadangan kerugian persentase dan pencadangan nilai (stage 1 dan 2)	27,740	24,740	200,000	22,200	1,000,000	700,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
6	cadangan kerugian persentase dan pencadangan nilai (stage 1 dan 2)	27,740	24,740	200,000	22,200	1,000,000	700,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
7	cadangan kerugian persentase dan pencadangan nilai (stage 1 dan 2)	27,740	24,740	200,000	22,200	1,000,000	700,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
8	cadangan kerugian persentase dan pencadangan nilai (stage 1 dan 2)	27,740	24,740	200,000	22,200	1,000,000	700,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
9	cadangan kerugian persentase dan pencadangan nilai (stage 1 dan 2)	27,740	24,740	200,000	22,200	1,000,000	700,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
10	cadangan kerugian persentase dan pencadangan nilai (stage 1 dan 2)	27,740	24,740	200,000	22,200	1,000,000	700,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000

Risiko Kredit/ Credit Risk

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

(dalam jutaan Rupiah / in million Rupiah)

No	Kategori	31 Agustus 2018 / 31 August 2018 di mana saja operasi bank					31 Agustus 2017 / 31 August 2017 di mana saja operasi bank					Description	No			
		JAWA / JAWA	DAerah Istimewa TERONGGAWA	SUMATERA	KALIMANTAN & SULAWESI	Luar Negeri/ Overseas	Total	JAWA / JAWA	DAerah Istimewa TERONGGAWA	SUMATERA	KALIMANTAN & SULAWESI			Luar Negeri/ Overseas	Total	
1	Tagihan	10,361,870	3,221,420	10,700,100	10,074,100	800,000	10,361,870	10,361,870	3,221,420	10,700,100	10,074,100	800,000	10,361,870	10,361,870	3,221,420	10,700,100
2	cadangan yang dipersiapkan dan pencadangan nilai (stage 1 dan 2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	cadangan kerugian persentase dan pencadangan nilai (stage 1 dan 2)	707,130	10,900	200,000	107,000	-	1,015,030	700,000	20,000	100,000	100,000	-	1,015,030	700,000	20,000	100,000
4	cadangan kerugian persentase dan pencadangan nilai (stage 1 dan 2)	707,130	10,900	200,000	107,000	-	1,015,030	700,000	20,000	100,000	100,000	-	1,015,030	700,000	20,000	100,000
5	cadangan kerugian persentase dan pencadangan nilai (stage 1 dan 2)	707,130	10,900	200,000	107,000	-	1,015,030	700,000	20,000	100,000	100,000	-	1,015,030	700,000	20,000	100,000
6	cadangan kerugian persentase dan pencadangan nilai (stage 1 dan 2)	707,130	10,900	200,000	107,000	-	1,015,030	700,000	20,000	100,000	100,000	-	1,015,030	700,000	20,000	100,000
7	cadangan kerugian persentase dan pencadangan nilai (stage 1 dan 2)	707,130	10,900	200,000	107,000	-	1,015,030	700,000	20,000	100,000	100,000	-	1,015,030	700,000	20,000	100,000
8	cadangan kerugian persentase dan pencadangan nilai (stage 1 dan 2)	707,130	10,900	200,000	107,000	-	1,015,030	700,000	20,000	100,000	100,000	-	1,015,030	700,000	20,000	100,000
9	cadangan kerugian persentase dan pencadangan nilai (stage 1 dan 2)	707,130	10,900	200,000	107,000	-	1,015,030	700,000	20,000	100,000	100,000	-	1,015,030	700,000	20,000	100,000
10	cadangan kerugian persentase dan pencadangan nilai (stage 1 dan 2)	707,130	10,900	200,000	107,000	-	1,015,030	700,000	20,000	100,000	100,000	-	1,015,030	700,000	20,000	100,000

5. CLAIMS AND ALLOWANCE DISCLOSURE BASED ON ECONOMIC SECTOR
Risiko Kredit/ Credit Risk
Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual
Claims and Allowances Disclosure based on Economic Sector - Bank Stand Alone

(dalam jutaan Rupiah / In million Rupiah)

No.	Sektor Ekonomi	Tagihan / Claims	Tagihan yang Mengalami Penurunan Nilai / Impaired claims		Cadangan kerugian penurunan nilai (OKPN) - Stage 1 / Allowance for Impairment Losses - Stage 1	Cadangan kerugian penurunan nilai (OKPN) - Stage 2 / Allowance for Impairment Losses - Stage 2	Cadangan kerugian penurunan nilai (OKPN) - Stage 3 / Allowance for Impairment Losses - Stage 3	Tagihan yang dihapus buku / Amounts Written Off	Economic Sector	No.
			Belum Jauh Tempo / Not yet matured	Telah Jauh Tempo / Matured						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Desember 2020										
1	Hortikultura, Perikanan, dan Hutan	4,291,344	801	-	11,045	2,030	163	21,333	Agriculture, Forestry and Fisheries	1
2	Pertambangan dan Penggalian	1,920,472	-	-	1,854	8,145	-	5,214	Mining and excavation	2
3	Industri pengolahan	28,754,585	112,932	55,363	122,513	1,233,481	154,465	385,763	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan U	6,065,418	-	-	1,701	-	-	2,195	Procurement of Electricity, Gas, Steam (Hot Water) and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Per	-	-	-	-	-	-	-	Water Management, Waste Water Management, Waste Management and Recycling	5
6	Konstruksi	6,196,394	29,937	3,903	14,578	182,361	16,925	77,314	Construction	6
7	Pengdagangan besar dan e-commerce; Reparasi dan	15,875,335	325,177	86,836	291,703	272,071	372,962	739,245	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Perjudian	8,064,821	2,761	25,977	16,375	15,398	46,057	60,576	Transportation and Warehousing	8
9	Pengediaan Akomodasi dan Pengediaan Mela	212,015	1,054	-	5,810	10,419	8,154	21,382	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	Information and Communication	10
11	Aktifitas Keuangan dan Asuransi	40,063,085	62,295	-	11,389	82,525	113,038	124,179	Financial and Insurance Activities	11
12	Retail	4,462,743	168,308	-	16,065	27,325	176,943	49,194	Retail trade	12
13	Aktifitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	Professional, Scientific and Technical Activities	13
14	Aktifitas Penyewaan dan Sewa Guna Uloaha T	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights; Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Perbantuan, dan	1,073	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	15,845	-	-	19	8	183	109	Education	16
17	Aktifitas Kesehatan Manusia dan Aktivitas Soc	248,742	547	-	758	914	1,754	1,754	Human Health Activities and Social Activities	17
18	Rekreasi, Hiburan, dan Restorasi	62,590	11,697	-	2,313	7,453	7,069	25,728	Arts, Entertainment and Recreation	18
19	Aktifitas Jasa Lainnya	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktifitas Rumah Tangga sebagai Pemberi Ker	32,322,733	329,175	168	174,981	109,018	212,063	3,393,759	Household Activities as An Employer	20
21	Aktifitas Badan Internasional dan Badan Saha	567,826	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Geduk Lapangan Uloaha	184,484	29,548	-	-	-	-	37,447	Not a Business Field	22
23	Lainnya	17,047,845	-	-	-	-	-	-	Others	23
	Total	127,468,482	1,072,222	171,344	676,648	840,603	1,096,181	4,945,211	Total	
Desember 2019										
1	Hortikultura, Perikanan, dan Hutan	3,062,071	2,327	-	-	-	-	20,426	Agriculture, Forestry and Fisheries	1
2	Pertambangan dan Penggalian	2,071,157	-	-	758	914	-	8,063	Mining and excavation	2
3	Industri pengolahan	21,297,883	122,518	8,259	-	-	-	267,714	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan U	4,452,519	-	-	-	-	-	2,523	Procurement of Electricity, Gas, Steam (Hot Water) and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Per	-	-	-	-	-	-	-	Water Management, Waste Water Management, Waste Management and Recycling	5
6	Konstruksi	6,582,458	29,819	-	-	-	-	61,585	Construction	6
7	Pengdagangan besar dan e-commerce; Reparasi dan	15,268,553	254,353	8,002	-	-	-	623,329	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Perjudian	7,262,381	29,822	-	-	-	-	51,862	Transportation and Warehousing	8
9	Pengediaan Akomodasi dan Pengediaan Mela	268,815	8,826	5,003	-	-	-	18,832	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	Information and Communication	10
11	Aktifitas Keuangan dan Asuransi	41,241,845	-	-	-	-	-	190,518	Financial and Insurance Activities	11
12	Retail	5,187,525	212,328	-	-	-	-	45,262	Retail trade	12
13	Aktifitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	Professional, Scientific and Technical Activities	13
14	Aktifitas Penyewaan dan Sewa Guna Uloaha T	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights; Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Perbantuan, dan	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	2,297	-	-	-	-	-	169	Education	16
17	Aktifitas Kesehatan Manusia dan Aktivitas Soc	32,513	262	-	-	-	-	2,367	Human Health Activities and Social Activities	17
18	Rekreasi, Hiburan, dan Restorasi	408,624	2,075	-	-	-	-	27,298	Arts, Entertainment and Recreation	18
19	Aktifitas Jasa Lainnya	1,483	-	-	-	-	-	-	Other Service Activities	19
20	Aktifitas Rumah Tangga sebagai Pemberi Ker	28,288,889	351,033	174	-	-	-	2,820,411	Household Activities as An Employer	20
21	Aktifitas Badan Internasional dan Badan Saha	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Geduk Lapangan Uloaha	1,018,844	49,976	-	-	-	-	77,179	Not a Business Field	22
23	Lainnya	8,737,883	-	-	-	-	-	-	Others	23
	Total	168,885,396	1,066,498	21,235	-	-	-	4,296,596	Total	

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

(dalam jutaan Rupiah / in million Rupiah)

No.	Sektor Ekonomi	Tagihan / Claims	Tagihan yang Mengalami Penurunan Nilai / Impaired claims		Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for impairment losses - Stage 1	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for impairment losses - Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for impairment losses - Stage 3	Tagihan yang dibayus bila / Amounts Written-Off	Economic Sector	No.
			Dalam Waktu Tempo / Nonyr matured	Telah jatuh tempo / Matured						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Desember 2020										
1	Pertanian, Perikanan, dan Perikanan	4,273,362	521	11,482	45,575	2,580	580	53,754	Agriculture, Forestry and Fisheries	1
2	Pertambangan dan Penggalian	1,352,251	-	50	2,147	5,148	-	5,395	Mining and excavation	2
3	Industri pengolahan	26,026,114	114,522	41,534	148,636	123,945	-	422,561	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Uap	6,065,418	-	-	1,701	-	-	2,155	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Recycle	-	-	-	-	-	-	-	Water Management, Wastewater Management, Waste Management and Recycling	5
6	Konstruksi	5,194,364	26,937	3,000	14,678	182,351	-	15,625	Constructive	6
7	Pengadangan Otomotif dan sepeda motor, Reparasi dan Perawatan	23,861,354	325,177	229,254	981,365	272,021	-	372,602	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pengudangan	8,082,104	2,761	24,418	25,919	16,588	-	42,499	Transportation and Warehousing	8
9	Pengadaan Akomodasi dan Pengadaan Makanan	364,620	1,054	4,620	23,030	10,419	-	8,154	Provision of Accommodation and Provision of Dining Food	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	40,071,681	60,298	-	11,483	82,625	-	113,038	Financial and Insurance Activities	11
12	Real Estate	4,427,274	102,326	125	15,022	27,305	-	170,643	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan, dan Keamanan	1,273	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	14,345	-	-	78	8	-	183	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	251,307	547	45	1,022	914	-	574	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	90,824	11,527	1,022	11,027	2,423	-	2,088	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	55	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	33,800,054	325,175	15,133	225,871	109,218	-	212,653	Household Activities as an employer	20
21	Aktivitas Badan Internasional dan Badan Di Luar Negara	527,025	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Suaka Lapangan Usaha	184,548	29,548	-	-	-	-	-	Not a Business Field	22
23	Lain-lain	24,423,020	-	130	455	-	-	-	Others	23
Total		184,364,183	1,872,222	353,429	1,526,135	846,603	1,094,181	5,289,788	Total	
Desember 2019										
1	Pertanian, Perikanan, dan Perikanan	3,713,361	2,357	4,410	-	-	-	41,531	Agriculture, Forestry and Fisheries	1
2	Pertambangan dan Penggalian	2,275,074	-	59	-	-	-	3,223	Mining and excavation	2
3	Industri pengolahan	31,421,213	136,148	12,474	-	-	-	322,308	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Uap	4,450,519	-	-	-	-	-	2,523	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Recycle	-	-	-	-	-	-	-	Water Management, Wastewater Management, Waste Management and Recycling	5
6	Konstruksi	5,022,458	39,819	-	-	-	-	51,685	Constructive	6
7	Pengadangan Otomotif dan sepeda motor, Reparasi dan Perawatan	22,195,985	254,353	107,879	-	-	-	1,225,771	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pengudangan	7,264,780	36,842	263	-	-	-	53,188	Transportation and Warehousing	8
9	Pengadaan Akomodasi dan Pengadaan Makanan	453,880	8,505	8,231	-	-	-	42,135	Provision of Accommodation and Provision of Dining Food	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	41,270,984	-	-	-	-	-	150,518	Financial and Insurance Activities	11
12	Real Estate	5,813,023	210,326	95	-	-	-	45,963	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan, dan Keamanan	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	2,267	-	-	-	-	-	109	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	35,002	292	72	-	-	-	2,520	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	453,322	2,075	620	-	-	-	20,020	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	1,423	-	-	-	-	-	55	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	33,208,770	361,033	8,340	-	-	-	2,840,680	Household Activities as an employer	20
21	Aktivitas Badan Internasional dan Badan Di Luar Negara	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Suaka Lapangan Usaha	1,020,014	49,875	-	-	-	-	77,079	Not a Business Field	22
23	Lain-lain	15,119,317	-	222	-	-	-	70	Others	23
Total		181,960,885	1,094,488	143,985	-	-	-	4,280,955	Total	

6. ALLOWANCE FOR IMPAIRMENT LOSSES MOVEMENT

Risiko Kredit/ Credit Risk

Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual

Allowance for Impairment Losses Movement - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Keterangan	31 Desember / December 2020			31 Desember / December 2019			Description	No.
		CKPN Stage 1	CKPN Stage 2	CKPN Stage 3	CKPN Stage 1	CKPN Stage 2	CKPN Stage 3		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Saldo awal CKPN	(742,754)	(299,059)	(630,487)				Beginning balance	1
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net)							Provision (recovery) for the period	2
	2.a. Pembentukan CKPN pada periode berjalan	(2,506)	(541,534)	(1,562,458)				2.a. Provision for the period	
	2.b. Pemulihan CKPN pada periode berjalan	66,625	-	-				2.b. Recovery for the period	
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan	-	-	1,205,498				Write-offs for the period	3
4	Pembentukan (pemulihan) lainnya pada periode berjalan	-	-	(110,654)				Other provision (recovery) for the period	4
	Saldo akhir	(678,545)	(840,503)	(1,096,101)				Ending balance	

Risiko Kredit/ Credit Risk

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

Allowance for Impairment Losses Movement - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

No.	Keterangan	31 Desember / December 2020			31 Desember / December 2019			Description	No.
		CKPN Stage 1	CKPN Stage 2	CKPN Stage 3	CKPN Stage 1	CKPN Stage 2	CKPN Stage 3		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Saldo awal CKPN	(1,034,883)	(299,068)	(630,487)				Beginning balance	1
3	Pembentukan (pemulihan) CKPN pada periode berjalan							Provision (recovery) for the period	3
	3.a. Pembentukan CKPN pada periode berjalan	(794,200)	(541,534)	(1,562,458)				3.a. Provision for the period	
	3.b. Pemulihan CKPN pada periode berjalan	4,175	-	-				3.b. Recovery for the period	
4	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan	296,772	-	1,205,498				Write-offs for the period	4
5	Pembentukan (pemulihan) lainnya pada periode berjalan	-	-	(110,654)				Other provision (recovery) for the period	5
	Saldo akhir	(1,528,135)	(840,503)	(1,096,101)				Ending balance	

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

Risiko Kredit/ Credit Risk

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

(dalam jutaan Rupiah / in million Rupiah)

31 Desember / December 2020																	
No.	Kategori Portofolio	Lembaga Peringkat / Rating Agency	Tagihan Bersih / Net Claims														
			Peringkat Jangka Panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating				Tanpa Peringkat / Unrated	Portfolio Category	No.	
			AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B	A-1	A-2	A-3	Kurang dari A-3				
			Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B	P1+ s.d P1-	P2	P3				Kurang dari P-3
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1	Tagihan Kepada Pemerintah		5,155	-	-	-	-	-	-	-	-	-	-	-	30,556,280		1
2	Tagihan Kepada Entitas Sektor Publik		852,031	222,452	4,719,004	5,923,331	-	-	2,722,047	-	-	-	-	-	223,337		2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	-		3
4	Tagihan Kepada Bank		413,573	356,140	774,342	1,362,620	487,344	-	-	-	-	-	-	-	387,934		4
5	Kredit Beragen Rumah Tinggal		-	-	-	-	-	-	-	-	-	-	-	-	344		5
6	Kredit Beragen Properti Komersial		-	-	-	-	-	-	-	-	-	-	-	-	-		6
7	Kredit Pegawai/Pensiunan		-	-	-	-	-	-	-	-	-	-	-	-	32,150,015		7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Riil		-	-	-	-	-	-	-	-	-	-	-	-	1,083,024		8
9	Tagihan kepada Korporasi		1,205,180	5,105,882	3,459,512	1,512,722	298,543	581,824	36,143	-	-	-	-	-	70,344,115		9
10	Tagihan yang Telah Jatuh Tempo		-	-	-	-	-	-	-	-	-	-	-	-	274,834		10
11	Aksi Lainnya		-	-	-	-	-	-	-	-	-	-	-	-	5,736,530		11
TOTAL			2,874,899	6,684,482	9,947,732	9,882,047	796,229	581,824	2,758,218	-	-	-	-	-	150,189,325		TOTAL

31 Desember / December 2019																	
No.	Kategori Portofolio	Lembaga Peringkat / Rating Agency	Tagihan Bersih / Net Claims														
			Peringkat Jangka Panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating				Tanpa Peringkat / Unrated	Portfolio Category	No.	
			AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B	A-1	A-2	A-3	Kurang dari A-3				
			Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B	P1+ s.d P1-	P2	P3				Kurang dari P-3
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1	Tagihan Kepada Pemerintah		56,557	-	-	-	-	-	-	-	-	-	-	-	21,507,000		1
2	Tagihan Kepada Entitas Sektor Publik		102,547	298,564	4,626,028	-	498,364	-	-	-	-	-	-	-	4,687,121		2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	-		3
4	Tagihan Kepada Bank		214,176	872,133	1,077,134	382,383	144,488	-	-	-	-	-	-	-	657,763		4
5	Kredit Beragen Rumah Tinggal		-	-	-	-	-	-	-	-	-	-	-	-	362		5
6	Kredit Beragen Properti Komersial		-	-	-	-	-	-	-	-	-	-	-	-	-		6
7	Kredit Pegawai/Pensiunan		-	-	-	-	-	-	-	-	-	-	-	-	30,668,130		7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Riil		-	-	-	-	-	-	-	-	-	-	-	-	4,824,240		8
9	Tagihan kepada Korporasi		275,000	7,233,430	1,762,810	1,126,488	634,230	154,314	-	-	-	-	-	-	82,942,710		9
10	Tagihan yang Telah Jatuh Tempo		-	-	-	-	-	-	-	-	-	-	-	-	473,580		10
11	Aksi Lainnya		-	-	-	-	-	-	-	-	-	-	-	-	6,036,467		11
TOTAL			668,341	3,348,147	7,468,681	1,221,282	1,283,102	164,314	-	-	-	-	-	-	180,277,185		TOTAL

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

(dalam jutaan Rupiah/ In million Rupiah)

31 Desember / December 2020																										
No.	Kategori Portofolio	Lembaga Peringkat / Rating Agencies	Tagihan Bersih / Net Claims														Portofolio Category	No.								
			Peringkat Jangka Panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating																
			Standard and Poor's	AAA	AA+	AA-	A+	A	BBB+	BBB	BBB-	BB+	BB	BB-	B+	B			Kurang dari B	A-1	A-2	A-3	Kurang dari A-3			
			Fitch Rating	AAA	AA+	AA-	A+	A	BBB+	BBB	BBB-	BB+	BB	BB-	B+	B			Kurang dari B	F1+	F1	F2	F3	Kurang dari F3		
			Mood's	Aaa	Aa1	Aa2	A1	A2	Baa1	Baa2	Baa3	Ba1	Ba2	Ba3	B1	B2			B3	Kurang dari B3	P-1	P-2	P-3	Kurang dari P-3		
PT Fitch Ratings Indonesia	AAA (dkr)	AA+(dkr) s.d AA-(dkr)	A+(dkr) s.d A-(dkr)	BBB+(dkr) s.d BBB-(dkr)	BB+(dkr) s.d BB-(dkr)	B-(dkr) s.d B+(dkr)	Kurang dari B+(dkr)	F1+(dkr) s.d F1(dkr)	F2(dkr)	F3(dkr)	Kurang dari F3(dkr)	MoNA	MoA+	MoA	MoA-	MoB+	MoB	MoB-	MoC+	MoC	MoC-	Kurang dari MoC-				
PT Peringkat Gak Indonesia	MoNA	MoA+	MoA	MoA-	MoB+	MoB	MoB-	MoC+	MoC	MoC-	Kurang dari MoC-	MoA1	MoA2	MoA3 s.d MoA4	Kurang dari MoA4											
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)			
1	Tagihan Negara Pemerintah		9,165	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35,962,272	Claims on sovereign	1	
2	Tagihan Negara Lintas Sektor Publik		852,031	222,450	4,897,217	5,903,331	-	-	-	2,722,047	-	-	-	-	-	-	-	-	-	-	-	-	703,337	Claims on Public Sector Entity	2	
3	Tagihan Negara Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Bank and International Institute	3
4	Tagihan Negara Bank		582,577	356,160	774,242	1,302,900	497,906	-	-	-	-	-	-	-	-	5	-	-	-	-	-	-	460,936	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	244	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32,159,916	Institutional employees	7	
8	Tagihan Negara Usaha Mikro, Usaha Kecil dan Portofolio Ritel		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,733,577	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan Negara Korporasi		1,600,100	6,105,882	3,494,516	1,612,706	299,563	591,024	36,163	-	-	-	-	-	-	-	-	-	-	-	-	-	79,262,247	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	372,178	Past due claims	10
11	Aset Lainnya		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,251,361	Other assets	11
	TOTAL		3,343,953	6,864,492	8,185,915	8,962,647	796,259	591,024	2,758,210	5	-	-	-	-	-	-	-	-	-	-	-	-	185,316,264	TOTAL		

31 Desember / December 2019																										
No.	Kategori Portofolio	Lembaga Peringkat / Rating Agencies	Tagihan Bersih / Net Claims														Portofolio Category	No.								
			Peringkat Jangka Panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating																
			Standard and Poor's	AAA	AA+	AA-	A+	A	BBB+	BBB	BBB-	BB+	BB	BB-	B+	B			Kurang dari B	A-1	A-2	A-3	Kurang dari A-3			
			Fitch Rating	AAA	AA+	AA-	A+	A	BBB+	BBB	BBB-	BB+	BB	BB-	B+	B			Kurang dari B	F1+	F1	F2	F3	Kurang dari F3		
			Mood's	Aaa	Aa1	Aa2	A1	A2	Baa1	Baa2	Baa3	Ba1	Ba2	Ba3	B1	B2			B3	Kurang dari B3	P-1	P-2	P-3	Kurang dari P-3		
PT Fitch Ratings Indonesia	AAA (dkr)	AA+(dkr) s.d AA-(dkr)	A+(dkr) s.d A-(dkr)	BBB+(dkr) s.d BBB-(dkr)	BB+(dkr) s.d BB-(dkr)	B-(dkr) s.d B+(dkr)	Kurang dari B+(dkr)	F1+(dkr) s.d F1(dkr)	F2(dkr)	F3(dkr)	Kurang dari F3(dkr)	MoNA	MoA+	MoA	MoA-	MoB+	MoB	MoB-	MoC+	MoC	MoC-	Kurang dari MoC-				
PT Peringkat Gak Indonesia	MoNA	MoA+	MoA	MoA-	MoB+	MoB	MoB-	MoC+	MoC	MoC-	Kurang dari MoC-	MoA1	MoA2	MoA3 s.d MoA4	Kurang dari MoA4											
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)			
1	Tagihan Negara Pemerintah		26,227	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26,227,086	Claims on sovereign	1	
2	Tagihan Negara Lintas Sektor Publik		102,697	269,564	4,732,147	-	-	499,364	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,687,101	Claims on Public Sector Entity	2	
3	Tagihan Negara Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Bank and International Institute	3
4	Tagihan Negara Bank		303,878	812,152	1,877,154	82,380	144,469	-	-	-	-	-	-	-	100	-	-	-	-	-	-	-	696,162	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	269	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35,669,136	Institutional/Other employees	7	
8	Tagihan Negara Usaha Mikro, Usaha Kecil dan Portofolio Ritel		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,699,251	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan Negara Korporasi		271,006	7,253,430	1,752,870	1,126,406	634,259	194,314	-	-	-	-	-	-	-	-	-	-	-	-	-	-	85,971,036	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	467,201	Past due claims	10	
11	Aset Lainnya		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,103,913	Other assets	11	
	TOTAL		738,168	8,345,147	7,589,180	1,221,872	1,278,102	194,314	-	169	-	-	-	-	-	-	-	-	-	-	-	-	175,237,378	TOTAL		

9. NET CLAIMS AND CREDIT RISK MITIGATION TECHNIQUES

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

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	31 Desember / December 2020						31 Desember / December 2019						Portofolio Category	No.
		Tagihan Bersih Net Claims	Ajaminan/ Collateral	Garansi/ Guarantee letter	Asumsi Kredit/ Credit Insurance	Lainya / Others	Tagihan yang tidak dijamin/ Claims not guaranteed	Tagihan Bersih Net Claims	Ajaminan/ Collateral	Garansi/ Guarantee letter	Asumsi Kredit/ Credit Insurance	Lainya / Others	Tagihan yang tidak dijamin/ Claims not guaranteed		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(3)+(4)+(5)+(6)+(7)	(9)	(10)	(11)	(12)	(13)	(14)=(9)+(10)+(11)+(12)+(13)	(15)	
A	Eksposur Maraca													Balance Sheet Exposure	A
1	Tagihan kepada Pemerintah	303,15,454	-	-	-	-	303,15,454	21,942,714	-	-	-	-	21,942,714	Claims on sovereign	1
2	Tagihan kepada Pihak Gakter Publik	12,915,071	-	-	-	-	12,915,071	9,591,557	990,330	-	-	-	9,541,437	Claims on Public Sector Entity	2
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Bank and International Institution	3
4	Tagihan kepada Bank	3,144,137	-	-	-	-	3,144,137	2,060,525	-	-	-	-	2,060,525	Claims on Bank	4
5	Kredit Berjangka Properti	344	-	-	-	-	344	368	-	-	-	-	368	Secured by Residential Property	5
6	Kredit Berjangka Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Berjangka Perorangan	32,158,317	-	-	-	-	32,158,317	35,668,136	-	-	-	-	35,668,136	Personal/Other individual employee loans	7
8	Tagihan kepada Usaha Mikro, Kecil dan Menengah	1,920,773	-	-	-	21,325	1,942,098	4,354,245	-	-	33,111	-	4,321,134	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	79,356,181	10,616,752	-	-	-	89,972,933	89,903,970	6,392,530	-	-	-	96,296,500	Claims on Corporate	9
10	Tagihan yang Tidak Jelas Tempo	374,503	-	-	-	158	533,061	475,369	-	-	218	-	693,737	Part due claims	10
11	Akiva Lainnya	5,736,030	-	-	-	-	5,736,030	6,036,467	-	-	-	-	6,036,467	Other assets	11
	Total Eksposur Maraca	155,228,249	10,616,752	-	-	21,483	165,866,484	144,967,472	6,793,160	-	-	-	151,760,632	Total Balance Sheet Exposure	
B	Eksposur rekening Administratif													Off-Balance Sheet Exposure	B
1	Tagihan kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1
2	Tagihan kepada Pihak Gakter Publik	2,906,529	-	-	-	-	2,906,529	296,867	-	-	-	-	296,867	Claims on Public Sector Entity	2
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Bank and International Institution	3
4	Tagihan kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Bank	4
5	Kredit Berjangka Properti	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Berjangka Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Berjangka Perorangan	-	-	-	-	-	-	-	-	-	-	-	-	Personal/Other individual employee loans	7
8	Tagihan kepada Usaha Mikro, Kecil dan Menengah	2,350	-	-	-	-	2,350	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	157,42,503	4,136,226	-	-	-	161,587,729	11,030,277	4,392,790	-	-	-	172,910,816	Claims on Corporate	9
10	Tagihan yang Tidak Jelas Tempo	-	-	-	-	-	-	-	-	-	-	-	-	Part due claims	10
	Total Eksposur Rekening Administratif	13,611,362	4,136,226	-	-	21,483	17,769,071	11,030,277	4,392,790	-	-	-	23,192,364	Total Off-Balance Sheet Exposure	
C	Eksposur Counterparty Credit Risk													Counterparty Credit Risk Exposure	C
1	Tagihan kepada Pemerintah	-	-	-	-	-	-	16,851	-	-	-	-	16,851	Claims on sovereign	1
2	Tagihan kepada Pihak Gakter Publik	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Bank and International Institution	3
4	Tagihan kepada Bank	645,341	-	-	-	-	645,341	596,543	-	-	-	-	596,543	Claims on Bank	4
5	Tagihan kepada Usaha Mikro, Kecil dan Menengah	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5
6	Tagihan kepada Korporasi	1,975,243	-	-	-	-	1,975,243	1,690,323	-	-	-	-	1,690,323	Claims on Corporate	6
	Total Eksposur Counterparty Credit Risk	2,620,584	-	-	-	-	2,620,584	2,303,816	-	-	-	-	2,303,816	Total Counterparty Credit Risk Exposure	
	Total (A+B+C)	168,847,611	14,752,978	-	-	21,483	183,621,072	176,497,749	13,175,950	-	-	-	163,321,799	Total (A+B+C)	

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

(dalam jutaan rupiah / in million rupiah)

No.	Kategori Portofolio	31 Desember / December 2020						31 Desember / December 2019						Portofolio Category	No.
		Tagihan Bersih Net Claims	Ajaminan/ Collateral	Garansi/ Guarantee letter	Asumsi Kredit/ Credit Insurance	Lainya / Others	Tagihan yang tidak dijamin/ Claims not guaranteed	Tagihan Bersih Net Claims	Ajaminan/ Collateral	Garansi/ Guarantee letter	Asumsi Kredit/ Credit Insurance	Lainya / Others	Tagihan yang tidak dijamin/ Claims not guaranteed		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(3)+(4)+(5)+(6)+(7)	(9)	(10)	(11)	(12)	(13)	(14)=(9)+(10)+(11)+(12)+(13)	(15)	
A	Eksposur Maraca													Balance Sheet Exposure	A
1	Tagihan kepada Pemerintah	30,346,428	-	-	-	-	30,346,428	26,363,206	-	-	-	-	26,363,206	Claims on sovereign	1
2	Tagihan kepada Pihak Gakter Publik	12,915,071	-	-	-	-	12,915,071	9,591,557	990,330	-	-	-	9,541,437	Claims on Public Sector Entity	2
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Bank and International Institution	3
4	Tagihan kepada Bank	3,144,137	-	-	-	-	3,144,137	2,288,263	-	-	-	-	2,288,263	Claims on Bank	4
5	Kredit Berjangka Properti	344	-	-	-	-	344	368	-	-	-	-	368	Secured by Residential Property	5
6	Kredit Berjangka Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Berjangka Perorangan	32,158,317	-	-	-	-	32,158,317	36,356,136	-	-	-	-	36,356,136	Personal/Other individual employee loans	7
8	Tagihan kepada Usaha Mikro, Kecil dan Menengah	1,920,773	-	-	-	21,325	1,942,098	4,354,245	-	-	33,111	-	4,321,134	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	79,356,181	10,616,752	-	-	-	89,972,933	89,903,970	6,421,710	-	-	-	96,325,680	Claims on Corporate	9
10	Tagihan yang Tidak Jelas Tempo	374,503	-	-	-	158	533,061	475,369	-	-	218	-	693,737	Part due claims	10
11	Akiva Lainnya	5,736,030	-	-	-	-	5,736,030	6,036,467	-	-	-	-	6,036,467	Other assets	11
	Total Eksposur Maraca	155,228,249	10,616,752	-	-	21,483	165,866,484	155,125,841	6,813,980	-	-	-	161,939,821	Total Balance Sheet Exposure	
B	Eksposur rekening Administratif													Off-Balance Sheet Exposure	B
1	Tagihan kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1
2	Tagihan kepada Pihak Gakter Publik	2,906,529	-	-	-	-	2,906,529	296,867	-	-	-	-	296,867	Claims on Public Sector Entity	2
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Bank and International Institution	3
4	Tagihan kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Bank	4
5	Kredit Berjangka Properti	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Berjangka Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Berjangka Perorangan	-	-	-	-	-	-	-	-	-	-	-	-	Personal/Other individual employee loans	7
8	Tagihan kepada Usaha Mikro, Kecil dan Menengah	2,350	-	-	-	-	2,350	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	15,742,503	4,136,226	-	-	-	19,878,729	11,030,277	4,392,790	-	-	-	25,293,816	Claims on Corporate	9
10	Tagihan yang Tidak Jelas Tempo	-	-	-	-	-	-	-	-	-	-	-	-	Part due claims	10
	Total Eksposur Rekening Administratif	13,611,362	4,136,226	-	-	21,483	17,769,071	11,030,277	4,392,790	-	-	-	23,192,364	Total Off-Balance Sheet Exposure	
C	Eksposur Counterparty Credit Risk													Counterparty Credit Risk Exposure	C
1	Tagihan kepada Pemerintah	-	-	-	-	-	-	16,851	-	-	-	-	16,851	Claims on sovereign	1
2	Tagihan kepada Pihak Gakter Publik	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Bank and International Institution	3
4	Tagihan kepada Bank	645,341	-	-	-	-	645,341	596,543	-	-	-	-	596,543	Claims on Bank	4
5	Tagihan kepada Usaha Mikro, Kecil dan Menengah	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5
6	Tagihan kepada Korporasi	1,975,243	-	-	-	-	1,975,243	1,690,323	-	-	-	-	1,690,323	Claims on Corporate	6
	Total Eksposur Counterparty Credit Risk	2,620,584	-	-	-	-	2,620,584	2,303,816	-	-	-	-	2,303,816	Total Counterparty Credit Risk Exposure	
	Total (A+B+C)	168,847,611	14,752,978	-	-	21,483	183,621,072	168,429,657	13,568,770	-	-	-	164,241,437	Total (A+B+C)	

10. CREDIT RISK WEIGHTED ASSETS CALCULATION USING STANDARDIZED APPROACH

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

1. Eksposur Asri di laporan posisi keuangan, kecuali laporan sekuritas/ Asri Exposure in Balance Sheet, except securitization exposure

(dalam jutaan Rupiah) / in million Rupiah

No.	Kategori Portofolio	31 Desember / December 2017			31 Desember / December 2018			Portofolio Category	No.
		Teguhan Berisiko / Net Charge	ATMR sebelum MRR / RWA pre CRM	ATMR setelah MRR / RWA post CRM	Teguhan Berisiko / Net Charge	ATMR sebelum MRR / RWA pre CRM	ATMR setelah MRR / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Teguhan Kepada Pemerintah	31.531.454	-	-	21.262.711	-	-	Government	1
a.	Teguhan Kepada Pemerintah Indonesia	31.531.454	-	-	21.262.711	-	-	Claims on Indonesian Government	1
b.	Teguhan Kepada Pemerintah Negara Lain	-	-	-	-	-	-	Claims on Other Government	2
2	Teguhan Kepada Lembaga Sektor Publik	2.723.492	3.009.500	3.009.500	3.009.500	3.009.500	3.009.500	Claims on Public Sector Entity	2
3	Teguhan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Bank and International Institute	3
4	Teguhan Kepada Bank	3.144.137	1.262.000	1.262.000	2.360.200	1.115.000	1.115.000	Claims on Bank	4
a.	Teguhan Jangka Pendek	1.007.420	503.500	503.500	1.643.600	546.200	546.200	Short Term	4
b.	Teguhan Jangka Panjang	1.298.628	758.500	758.500	716.600	568.800	568.800	Long Term	4
5	Kredit Jangka Panjang Tergagal	561	-	-	561	-	-	Secured by Residential Property	5
6	Kredit Jangka Panjang Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Jangka Panjang	30.189.017	15.079.450	15.079.450	36.028.100	17.034.200	17.034.200	Residential, Commercial and other employees loans	7
8	Teguhan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Pihak	1.900.273	1.400.000	1.400.000	4.364.200	3.715.000	3.007.473	Claims on Micro, Small and Retail	8
9	Teguhan Kepada Korporasi	76.364.101	7.326.400	7.326.400	63.663.200	7.726.400	75.786.211	Claims on Corporate	9
10	Teguhan yang Tidak Tergagal	376.635	462.200	462.200	473.800	710.000	710.000	Part of the claims	10
a.	Kredit Jangka Panjang Tergagal	-	-	-	-	-	-	Small with Residential House Collateral	10
b.	Selain Kredit Jangka Panjang Tergagal	-	-	-	-	-	-	Other than Credit with Residential House Collateral	10
11	Asli Lainnya	1.734.430	462.200	462.200	473.800	710.000	710.000	Collateral	11
a.	Utang bank, emas, dan komoditas lain	1.529.220	-	-	1.567.720	-	-	Cash, gold and commodities other	11
b.	Investasi selain yang menjadi faktor pengung model	20.210	-	-	20.210	-	-	Investment (other than the capital credit on factor)	11
1	Penghasilan modal sementara dalam rangka restrukturisasi kredit	-	-	-	-	-	-	Temporary capital treatment in the framework of credit restructuring	1
2	Penghasilan kepada perusahaan keuangan yang tidak terdaftar di bursa	-	-	-	-	-	-	Participation interests companies not listed on the exchange	2
3	Penghasilan kepada perusahaan keuangan yang terdaftar di bursa	-	-	-	-	-	-	Participation interests companies listed on the exchange	3
c.	Asli yang tidak termasuk into	210.000	-	-	1.000.000	-	-	Other assets and not included	11
d.	Asuransi yang dijamin oleh AYAN	14.140	-	-	20.700	-	-	Forward contract of FX/ID	11
e.	Asli sektor lain	3.564.735	-	-	272.000	-	-	Other Assets/Other	11
f.	Lain-lain	140.000.000	-	-	140.000.000	-	-	Others	11
	Total	140.000.000	180.462.200	180.462.200	140.000.000	140.462.200	140.462.200	Total	

2. Eksposur Kewajiban Kontesep pada Transaksi Relating Administrative, kecuali laporan sekuritas/ Off Balance Sheet Exposure, except securitization exposure

(dalam jutaan Rupiah) / in million Rupiah

No.	Kategori Portofolio	31 Desember / December 2017			31 Desember / December 2018			Portofolio Category	No.
		Teguhan Berisiko / Net Charge	ATMR sebelum MRR / RWA pre CRM	ATMR setelah MRR / RWA post CRM	Teguhan Berisiko / Net Charge	ATMR sebelum MRR / RWA pre CRM	ATMR setelah MRR / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Teguhan Kepada Pemerintah	-	-	-	-	-	-	Government	1
a.	Teguhan Kepada Pemerintah Indonesia	-	-	-	-	-	-	Claims on Indonesian Government	1
b.	Teguhan Kepada Pemerintah Negara Lain	-	-	-	-	-	-	Claims on Other Government	2
2	Teguhan Kepada Lembaga Sektor Publik	2.723.492	3.009.500	3.009.500	3.009.500	3.009.500	3.009.500	Claims on Public Sector Entity	2
3	Teguhan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Bank and International Institute	3
4	Teguhan Kepada Bank	-	-	-	-	-	-	Claims on Bank	4
a.	Teguhan Jangka Pendek	-	-	-	-	-	-	Short Term	4
b.	Teguhan Jangka Panjang	-	-	-	-	-	-	Long Term	4
5	Kredit Jangka Panjang Tergagal	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Jangka Panjang Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Jangka Panjang	-	-	-	-	-	-	Residential, Commercial and other employees loans	7
8	Teguhan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Pihak	2.250	1.000	1.000	11.430.200	10.200.000	8.174.200	Claims on Micro, Small and Retail	8
9	Teguhan Kepada Korporasi	10.742.000	14.667.700	14.667.700	8.364.500	10.200.000	10.200.000	Claims on Corporate	9
10	Teguhan yang Tidak Tergagal	-	-	-	-	-	-	Part of the claims	10
a.	Kredit Jangka Panjang Tergagal	-	-	-	-	-	-	Small with Residential House Collateral	10
b.	Selain Kredit Jangka Panjang Tergagal	-	-	-	-	-	-	Other than Credit with Residential House Collateral	10
	Total	13.667.200	11.307.200	11.307.200	11.364.500	10.270.000	8.648.400	Total	

3. Eksposur yang Menyebabkan Risiko Kredit akibat Kegagalan Pihak Layan (Counterparty Credit Risk) Exposure That Cause of Credit Risk due to Failure of The Opposing Party

(dalam jutaan Rupiah) / in million Rupiah

No.	Kategori Portofolio	31 Desember / December 2017			31 Desember / December 2018			Portofolio Category	No.
		Teguhan Berisiko / Net Charge	ATMR sebelum MRR / RWA pre CRM	ATMR setelah MRR / RWA post CRM	Teguhan Berisiko / Net Charge	ATMR sebelum MRR / RWA pre CRM	ATMR setelah MRR / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Teguhan Kepada Pemerintah	-	-	-	-	-	-	Government	1
a.	Teguhan Kepada Pemerintah Indonesia	-	-	-	-	-	-	Claims on Indonesian Government	1
b.	Teguhan Kepada Pemerintah Negara Lain	-	-	-	-	-	-	Claims on Other Government	2
2	Teguhan Kepada Lembaga Sektor Publik	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Teguhan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Bank and International Institute	3
4	Teguhan Kepada Bank	-	-	-	-	-	-	Claims on Bank	4
a.	Teguhan Jangka Pendek	-	-	-	-	-	-	Short Term	4
b.	Teguhan Jangka Panjang	-	-	-	-	-	-	Long Term	4
5	Teguhan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Pihak	-	-	-	-	-	-	Claims on Micro, Small and Retail	5
6	Teguhan Kepada Korporasi	-	-	-	-	-	-	Claims on Corporate	6
	Total	-	-	-	-	-	-	Total	

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

(dalam jutaan Rupiah) / in million Rupiah

No	Jenis Transaksi	31 Desember / December 2020			31 Desember / December 2019			Transaction Type	No
		Nilai Eksposur / Exposure	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	Nilai Eksposur / Exposure	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1.	Saluran umum pemerintah	-	-	-	-	-	-	Saluran umum pemerintah	1
	a. Saluran Modal (RM, TCM, dan lain-lain)	-	-	-	-	-	-	a. RM capital charge (RM, TCM, dan lain-lain)	
	b. Saluran Modal (RM, TCM, dan lain-lain)	-	-	-	-	-	-	b. RM capital charge (RM, TCM, dan lain-lain)	
	c. Saluran Modal (RM, TCM, dan lain-lain)	-	-	-	-	-	-	c. TCM capital charge (RM, TCM, dan lain-lain)	
	d. Saluran Modal (RM, TCM, dan lain-lain)	-	-	-	-	-	-	d. TCM capital charge from other than RM	
2.	Non-saluran umum pemerintah	-	-	-	-	-	-	Non-saluran umum pemerintah	2
	Total	-	-	-	-	-	-	Total	

5. Eksposur Sekuritisasi / Securitization Exposure

(dalam jutaan Rupiah) / in million Rupiah

No	Jenis Transaksi	31 Desember / December 2020		31 Desember / December 2019		Transaction Type	No
		Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	ATMR atau Eksposur sekuritisasi yang dihitung dengan Model Standardized Approach (SA) (pengalihan)	-	-	-	-	ATMR on securitization exposure calculated by Standardized Approach (SA) Method	1
2.	ATMR atau Eksposur Sekuritisasi yang dihitung dengan Model Standardized Approach (SA) (pengalihan)	-	-	-	-	RWA on Securitization Exposure calculated by Standardized Approach (SA) Method Requirements	2
3.	Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama	-	-	-	-	Securitization Exposure which is a Core Capital Deduction Factor	3
	Total	-	-	-	-	Total	

6. Eksposur Derivatif / Derivative Exposure

(dalam jutaan Rupiah) / in million Rupiah

No	Kategori / Category	31 Desember / December 2020		31 Desember / December 2019		Kategori / Category	No
		Tagihan Bersih / Net Claims	ATMR	Tagihan Bersih / Net Claims	ATMR		
1.	Tagihan Kepada Pemerintah	-	-	-	-	Claims on sovereign	1
	a. Tagihan Kepada Pemerintah Indonesia	-	-	-	-	Claims on Indonesian sovereign	
	b. Tagihan Kepada Pemerintah Negara Lain	-	-	-	-	Claims on Other sovereign	
2.	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	Claims on Public Sector	2
3.	Tagihan kepada Bank Pembangunan Multilateral dan lembaga Internasional	-	-	-	-	Claims on Multilateral Development Bank and International Institute	3
4.	Tagihan kepada Bank	545,311	226,467	865,543	271,437	Claims on Bank	4
	a. Tagihan Jangka Pendek	29,038	4,738	37,328	13,250	Short Term	
	b. Tagihan Jangka Panjang	524,273	221,729	828,215	258,187	Long Term	
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Riba	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5
6.	Tagihan kepada Korporasi	1,014,764	1,069,763	1,087,020	1,067,020	Claims on Corporate	6
7.	Eksposur terhadap aset Credit Valuation Adjustment (CVA) tidak terhitung risiko	-	300,512	-	703,330	Weighted exposure of Credit Valuation Adjustment (CVA) not weighted assets	7
	Total	1,560,075	1,896,932	2,952,563	2,715,784	Total	

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

(dalam jutaan Rupiah) / in million Rupiah

	31 Desember / December 2020		31 Desember / December 2019		TOTAL ASSET RISK WEIGHTED RWA CREDIT RISK DEDUCTION FACTOR
	31 Desember 2020	31 Desember 2020	31 Desember 2019	31 Desember 2019	
TOTAL ASSET RISK WEIGHTED RWA CREDIT RISK DEDUCTION FACTOR	(A)	11,933,025	11,933,025	11,933,025	TOTAL ASSET RISK WEIGHTED RWA CREDIT RISK DEDUCTION FACTOR
FAKTOR PENGURANG ATMR RISIKO KREDIT: Lebih lebih antara cadangan umum PRRA atau aset produktif yang wajib dihitung dan 1,50x ATMR untuk Risiko Kredit	(B)	-	-	-	1,50x RWA for Credit Risk
TOTAL ASSET RISK WEIGHTED RWA CREDIT RISK DEDUCTION FACTOR	(C)	11,933,025	11,933,025	11,933,025	TOTAL ASSET RISK WEIGHTED RWA CREDIT RISK DEDUCTION FACTOR
TOTAL DEDUKSI PENURUNAN MODAL	(D)	-	-	-	TOTAL CAPITAL DEDUCTIONS

Risiko Kredit/ Credit Risk

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

1. Daposaer Ane di laperan postel leuange, le-cualle laperan sekuritas: Ane di laperan in Balanc Sheet, except securitization exposure

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	31 Desember / December 2020			31 Desember / December 2019			Portofolio Category	No.
		Teguhan Kredit: Net Claims	ATMR sebelum MRR / NPA post CGM	ATMR setelah MRR / NPA post CGM	Teguhan Kredit: Net Claims	ATMR sebelum MRR / NPA post CGM	ATMR setelah MRR / NPA post CGM		
11	21	0	0	0	0	0	0	1	
12	a. Teguhan Kepada Pemerintah	3.024.431	-	-	26.263.300	-	-	Claims on sovereign	1
	b. Teguhan Kepada Pemerintah Indonesia	3.024.431	-	-	26.263.300	-	-	Claims on Indonesian sovereign	1
	c. Teguhan Kepada Pemerintah Negara Lain	-	-	-	-	-	-	Claims on Other sovereign	2
13	Teguhan Kepada Entitas Sektor Publik	12.592.854	8.071.643	8.071.643	10.164.291	1.146.225	4.961.398	Claims on Public Sector Entity	3
14	Teguhan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Bank and International Institute	3
15	Teguhan Kepada Bank	3.362.126	1.372.300	1.372.300	3.268.303	240.311	142.311	Claims on Bank	4
	a. Teguhan Kepada Bank	2.028.133	142.414	142.414	1.644.412	344.230	344.430	Bank Term A	4
	b. Teguhan Kepada Bank	1.333.993	129.886	129.886	1.623.891	236.081	237.881	Bank Term B	4
16	Kredit kepada Rumah Tinggal	344	-	-	343	-	-	Secured by Residential Property	5
17	Kredit kepada Perorangan Komersial	344	-	-	343	-	-	Secured by Commercial Real Estate	5
17	Kredit Pegawai Perusahaan	30.144.917	15.074.422	15.074.422	30.044.130	17.034.042	17.034.042	Personnel/Commercial/Other employees loans	7
18	Teguhan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Mirip	10.731.321	8.046.421	8.046.421	13.026.261	10.274.438	10.274.227	Claims on Micro, Small and Similar Portfolio	8
19	Teguhan kepada Korporasi	78.314.413	7.236.778	7.236.778	83.889.207	7.036.180	21.786.217	Claims on Corporate	9
20	Teguhan yang tidak terdiferensiasi	3.01.177	144.181	144.181	487.211	734.118	733.914	Other than Credit with Residential/Micro Collateral	10
	a. Kredit dengan Rumah Tinggal	-	-	-	-	-	-	Other than Credit with Residential/Micro Collateral A	10
	b. Selain Kredit dengan Rumah Tinggal	-	-	-	-	-	-	Other than Credit with Residential/Micro Collateral B	10
21	Asli/Utang	3.01.177	144.181	144.181	487.211	734.118	733.914	Collateral A	10
	a. Utang bank, emas, dan komoditas lain	3.011.344	-	-	4.014.263	-	4.014.113	Other Assets	10
	b. Persewaan modal yang menjadi faktor pengurang modal	2.433.186	-	-	2.268.020	-	-	Debt, gold and commodities collat	10
	1) Persewaan modal sementara dalam rangka restrukturisasi kredit	22.420	-	-	22.420	-	33.210	Investment (other than the capital reduction factor)	10
	2) Persewaan kepada perusahaan keuangan yang tidak terdaftar di bursa	22.420	-	-	22.420	-	33.210	Temporary capital investment in the financial of credit restructuring	10
	3) Persewaan kepada perusahaan keuangan yang terdaftar di bursa	22.420	-	-	22.420	-	33.210	Participation in financial companies not listed on the exchange	10
	c. Asil tetap dan pemilikan tetap	2.387.567	-	-	1.823.740	-	1.042.740	Participation in financial companies listed on the exchange	10
	d. Asil tetap yang tidak terdiferensiasi (ATMR)	14.186	-	-	-	-	-	Fixed assets and real investment	10
	e. Asil tetap terdiferensiasi	-	-	-	-	-	-	Fixed assets and real investment C	10
	f. Utang	2.344.104	-	-	2.486.467	-	4.014.113	Other Assets A	10
	g. Utang	142.250.001	137.217.447	136.342.704	146.720.041	132.244.222	132.244.222	Other Assets B	10
	Total	142.250.001	137.217.447	136.342.704	146.720.041	132.244.222	132.244.222	Total	

2. Daposaer Kewajiban Kontingensi Kondisional pada Transaksi Relating Administrative, le-cualle laperan sekuritas: / Of Balanc Sheet Exposure, except securitization exposure

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	31 Desember / December 2020			31 Desember / December 2019			Portofolio Category	No.
		Teguhan Kredit: Net Claims	ATMR sebelum MRR / NPA post CGM	ATMR setelah MRR / NPA post CGM	Teguhan Kredit: Net Claims	ATMR sebelum MRR / NPA post CGM	ATMR setelah MRR / NPA post CGM		
11	21	0	0	0	0	0	0	1	
12	a. Teguhan Kepada Pemerintah	-	-	-	-	-	-	Claims on sovereign	1
	b. Teguhan Kepada Pemerintah Indonesia	-	-	-	-	-	-	Claims on Indonesian sovereign	1
	c. Teguhan Kepada Pemerintah Negara Lain	-	-	-	-	-	-	Claims on Other sovereign	2
13	Teguhan Kepada Entitas Sektor Publik	7.334.430	383.344	383.344	383.344	143.430	143.430	Claims on Public Sector Entity	3
14	Teguhan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Bank and International Institute	3
15	Teguhan Kepada Bank	-	-	-	-	-	-	Claims on Bank	4
	a. Teguhan Kepada Bank	-	-	-	-	-	-	Bank Term A	4
	b. Teguhan Kepada Bank	-	-	-	-	-	-	Bank Term B	4
16	Kredit kepada Rumah Tinggal	-	-	-	-	-	-	Secured by Residential Property	5
17	Kredit kepada Perorangan Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	5
17	Kredit Pegawai Perusahaan	-	-	-	-	-	-	Personnel/Commercial/Other employees loans	7
18	Teguhan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Mirip	2.240	1.220	1.220	-	-	-	Claims on Micro, Small and Similar Portfolio	8
19	Teguhan kepada Korporasi	10.742.080	11.462.772	8.344.547	11.462.772	10.742.080	8.174.240	Claims on Corporate	9
20	Teguhan yang tidak terdiferensiasi	-	-	-	-	-	-	Other than Credit	10
	a. Kredit dengan Rumah Tinggal	-	-	-	-	-	-	Other than Credit with Residential/Micro Collateral A	10
	b. Selain Kredit dengan Rumah Tinggal	-	-	-	-	-	-	Other than Credit with Residential/Micro Collateral B	10
	Total	13.067.350	11.302.714	8.304.481	11.305.444	10.272.236	8.304.481	Total	

3. Daposaer yang Menyebabkan Risiko Kredit akibat kegagalan Pihak Lain (Counterparty Credit Risk) / Exposure That Cause of Credit Risk due to Failure of The Opposing Party

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	31 Desember / December 2020			31 Desember / December 2019			Portofolio Category	No.
		Teguhan Kredit: Net Claims	ATMR sebelum MRR / NPA post CGM	ATMR setelah MRR / NPA post CGM	Teguhan Kredit: Net Claims	ATMR sebelum MRR / NPA post CGM	ATMR setelah MRR / NPA post CGM		
11	21	-	-	-	-	-	-	1	
12	a. Teguhan Kepada Pemerintah	-	-	-	-	-	-	1	
	b. Teguhan Kepada Pemerintah Indonesia	-	-	-	-	-	-	1	
	c. Teguhan Kepada Pemerintah Negara Lain	-	-	-	-	-	-	2	
13	Teguhan Kepada Entitas Sektor Publik	-	-	-	-	-	-	3	
14	Teguhan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	3	
15	Teguhan Kepada Bank	-	-	-	-	-	-	4	
	a. Teguhan Kepada Bank	-	-	-	-	-	-	4	
	b. Teguhan Kepada Bank	-	-	-	-	-	-	4	
16	Teguhan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Mirip	-	-	-	-	-	-	8	
19	Teguhan kepada Korporasi	-	-	-	-	-	-	9	
	Total	-	-	-	-	-	-	9	

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

(dalam jutaan Rupiah) / in million Rupiah

No	Jenis Transaksi	31 Desember / December 2019			31 Desember / December 2018			Transaction Type	No
		Nilai Eksposur / Exposure	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / IWA	Nilai Eksposur / Exposure	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / IWA		
01	01	00	00	00	00	00	01	01	
1.	Deliveri versus payment	--	--	--	--	--	01	1.	
	Deliveri Model (0% - 10%)	--	--	--	--	--	01	a. 0% capital charge (0-10%)	
	Deliveri Model (10% - 20%)	--	--	--	--	--	01	b. 10% capital charge (10-20%)	
	Deliveri Model (20% - 30%)	--	--	--	--	--	01	c. 20% capital charge (20-30%)	
	Deliveri Model (30% lebih dari 40%)	--	--	--	--	--	01	d. 30% capital charge (more than 40%)	
2.	Non-deliveri versus payment	--	--	--	--	--	02	2.	
	Total	--	--	--	--	--	01	Total	

5. Eksposur Sekuritisasi / Securitization Exposure

(dalam jutaan Rupiah) / in million Rupiah

No	Jenis Transaksi	31 Desember / December 2019		31 Desember / December 2018		Transaction Type	No
		Faktor Pengurang Modal / Capital Deduction Factor	ATMR / IWA	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / IWA		
01	01	00	00	00	00	01	01
1.	ATMR atas eksposur sekuritisasi yang dihitung dengan Metode Standard Approach (SAA) Method	--	--	--	--	IWA on securitization exposure calculated by standard rating table Approach (SAA) Method	1.
2.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standard Approach (SA) Method	--	--	--	--	IWA on Securitization Exposure calculated by Standard Approach (SA) Method	2.
3.	Eksposur Sekuritisasi yang mencapai Faktor Pengurang Modal Inti Utama	--	--	--	--	Securitization Exposure which is a Core Capital Reduction Factor	3.
	Total	--	--	--	--	Total	Total

6. Eksposur Derivatif / Derivative Exposure

(dalam jutaan Rupiah) / in million Rupiah

No	Kategori / Category	31 Desember / December 2019		31 Desember / December 2018		Kategori / Category	No
		Tagihan Bersih / Net Claims	ATMR	Tagihan Bersih / Net Claims	ATMR		
1.	Tagihan Kepada Pemerintah	--	--	15,000	--	Claims on sovereign	1.
a.	Tagihan Kepada Pemerintah Indonesia	--	--	15,000	--	Claims on Indonesian sovereign	a.
b.	Tagihan Kepada Pemerintah Negara Lain	--	--	--	--	Claims on Other sovereign	b.
2.	Tagihan Kepada Entitas Sektor Publik	--	--	--	--	Claims on Public Sector entity	2.
3.	Tagihan kepada Bank Pembangunan Multilateral dan lembaga Internasional	--	--	--	--	Claims on Multilateral Development Bank's and International Institute	3.
4.	Tagihan kepada Bank	546,341	225,427	265,343	271,427	Claims on Bank	4.
a.	Tagihan Jangka Pendek	23,028	4,738	32,258	13,281	Short Term	a.
b.	Tagihan Jangka Panjang	523,313	220,689	233,085	258,146	Long Term	b.
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Perorangan Fisik	--	--	--	--	Claims on Micro, Small and Retail Parties	5.
6.	Tagihan Kepada Korporasi	1,416,746	1,408,783	1,440,320	1,440,320	Claims on Corporate	6.
7.	Eksposur terhadap der Credit Valuation Adjustment (CVA risk weighted assets)	--	902,612	--	727,333	Weighted exposure of Credit Valuation Adjustment (CVA risk weighted assets)	7.
Total		2,000,046	2,637,022	2,243,294	2,719,781	Total	Total

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

(dalam jutaan Rupiah) / in million Rupiah

	31 Desember 2019	31 Desember 2019	31 Desember 2018	31 Desember 2018
	TOTAL ATMR RISIKO KREDIT	00	118,475,360	124,369,020
FAKTOR PENGURANG ATMR RISIKO KREDIT: Risiko lebih antara cadangan umum PRA atau aset produktif yang wajib dihitung dan	00	--	--	--
1.50% ATMR untuk Risiko Kredit	00	--	--	--
TOTAL ATMR RISIKO KREDIT (A) - (B)	00	118,475,360	124,369,020	124,369,020
TOTAL FAKTOR PENGURANG MODAL	00	--	--	--
TOTAL RISIKO KREDIT (A) - (B) - (C)	00	118,475,360	124,369,020	124,369,020

11. COUNTERPARTY CREDIT RISK DISCLOSURE

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

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

12. ANALYSIS OF COUNTERPARTY CREDIT RISK EXPOSURE (CCR1)

	a	b	c	d	e	f
	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulatory EAD	Tagihan Bersih	ATMR
1 SA-CCR (untuk derivatif)	916.804.655.741	955.042.811.627		1,4	2.620.586.454.315	
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. CAPITAL CHARGE FOR CREDIT VALUATION ADJUSTMENT (CCR2)

	a	b
	Tagihan bersih	ATMR
1 Total portfolios berdasarkan <i>Advanced CVA capital charge</i>	N/A	N/A
2 (i) komponen VaR (termasuk 3× multiplier)		N/A
3 (ii) komponen <i>Stressed VaR</i> (termasuk 3× multiplier)		N/A
4 Semua Portfolio sesuai <i>Standardised CVA Capital Charge</i>	902.512.479.573	
Total sesuai <i>CVA Capital Charge</i>	902.512.479.573	

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

Kategori Portofolio	a	b	c	d	e	f	g	h	i
	0%	10%	20%	50%	75%	100%	150%	Lainnya	Total Tagihan Bersih
Sovereigns			292.850.722.031	351.186.702.249		1.303.565.967			645.340.990.247
Non-central government public sector entities (PSEs)									
Multilateral development banks (MDBs)									
Banks									
Securities firms									
Corporates			37.459.836.411	12.989.310.784		1.924.796.316.873			1.975.245.464.068
Regulatory retail portfolios									
Other assets									
Total			330.310.558.442	364.176.013.033		1.926.099.882.840			2.620.586.454.315

15. NET DERIVATIVE LOANS (CCR6)

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

16. QUALITATIVE DISCLOSURES ON SECURITIZATION EXPOSURE (SECA)

There is no securitization exposure

17. SECURITIZATION EXPOSURE IN THE BANKING BOOK (SEC1)

There is no securitization exposure

18. SECURITIZATION EXPOSURE IN TRADING BOOK (SEC2)

There is no securitization exposure

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

There is no securitization exposure

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

There is no securitization exposure

21. GENERAL RISK EXPOSURE DISCLOSURE

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

1. Credit Risk Management Framework

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

2. Adequacy of Policy, Procedures and Limit

The credit policy of Bank BTPN refers to the Regulation of the Financial Services Authority No. 42/POJK.03/2017 on the Requirement to Prepare and Implement Credit or Financing Policy for Commercial Banks. The credit policy is the guidelines to implementing credit processing by the Bank. The Bank periodically reviews policies and procedures, especially if and when occur changes in the economic conditions, changes in the regulations and/or business approaches. This policy aims to establish credit risk management in accordance with global standards as an internationally active Bank and carries out appropriate credit programs in an organized manner for the Bank's better credit culture.

The Bank is categorized as one of the systemically important banks in Indonesia. For this reason, the Bank has established the Recovery Plan Document which includes its asset quality aspect. The recovery plan identifies the options to recover the financial strength and viability if the Bank faces burdensome pressures, especially in terms of the asset quality.

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

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

The Bank manages, and controls credit risk concentration wherever such risk is identified - specifically towards individual and group debtors and industries as well as geographic sectors. The available Management Information System covers detailed levels to detect unfavorable development at the earliest possible so that accurate actions may be taken in time in order to correct the declining credit quality or to minimize credit loss.

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

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

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

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

problem asset terminology credit as well as monitors the conformity between policies and implementation of credit risk management. Development of management information system is carried out in continuity in order to present credit risk information on regular basis.

4. Internal Control System for Credit Risk

The Internal Control System is implemented to manage risks that pose threats to the Bank's business continuity. For example, the implementation of effective handling procedures on credit in non performing by separating the function of settling non performing loans and the function of credit approvals.

Results from handling non performing credits must be documented to be used as materials for consideration in channeling or restructuring loans. Credit risk can also be controlled through risk mitigation, active management of position and risk portfolio as well as determining the targets of concentration risk limit.

5. Credit Concentration Risk Management Policy

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

6. Definition of Past-Due Claim

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

7. Definition of Impaired Claim

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

8. In regards to estimation of loan provision

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

Credit exposure estimation for risk management purposes is complex and requires the use of models, due to varying exposures related to changes in market conditions, expected cash flow as well as course of time. Credit risk assessment of asset portfolio requires further estimation of possible default, from the ratio of related loss and correlation of default between parties. The Bank measures credit loss by use of Probability of Default (PD), Exposure at Default (EAD), Loss Given Default (LGD) and macroeconomic variables for forward looking estimation. In accordance with PSAK 71, the Bank applies the "Three-Phase" model for value changes based on the change in the credit quality since its initial recognition as summarized below:

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

PSAK 71 is not applicable for Subsidiaries which is Shariah entity.

9. Credit Risk Disclosure with Standardized Approach

In calculating the Risk Weighted Assets (RWA) for credit risk, the Bank uses a standardized approach that complies with prevailing OJK regulation, namely the SE OJK No.42/SEOJK.03/2016 on the Guidelines for the Calculation of Credit Risk Weighted Assets with Standardized Approach. With using standardized approach, the risk weight is determined based on the rating of the debtor or the counterparty, in accordance with the portfolio category or a certain percentage for certain type of claim. The portfolio category is divided into claims on the government, claims on the public sector entities, claims on the banks, claims on the employees and pensioners, claims on micro, small, and retail portfolio, claims on corporations and on past-due claims.

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

10. Credit Risk Mitigation Disclosure

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

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