

CREDIT RISK EXPOSURE DISCLOSURE

30 June 2021

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	30 Juni 2021 / 30 June 2021						30 Juni 2020 / 30 June 2020						Portfolio Category	No.
		JAWA/ JAWA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA/ JAWA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)
1	Tagihan Kepada Pemerintah	24.167.007	-	-	-	-	24.167.007	19.051.043	-	-	-	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	13.860.440	-	3.031.653	-	1.421	16.993.514	11.603.281	-	3.200.377	-	-	49.401	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	3.538.443	-	-	-	889.778	4.428.221	3.139.245	-	-	-	-	752.922	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	96	235	-	-	-	331	103	123	-	131	-	357	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	14.505.990	2.005.401	5.708.433	6.312.928	-	28.532.752	16.330.045	1.925.470	8.094.941	7.652.889	-	34.003.345	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	1.447.417	155.040	652.724	454.463	21	2.709.665	2.363.514	70.418	665.183	324.121	-	3.423.236	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	76.471.264	203.411	6.026.694	5.718.481	349.712	88.769.562	88.229.262	246.014	8.843.683	5.913.386	418.860	103.661.305	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	299.981	18.136	146.785	65.396	21	530.319	340.990	11.619	166.215	97.082	-	614.906	Past due claims	10
11	Aset Lainnya	5.219.516	-	-	-	-	5.219.516	6.076.420	-	-	-	-	6.076.420	Other assets	11
	Total	139.610.144	2.382.223	15.566.289	12.551.268	1.240.953	171.350.877	146.134.003	2.253.644	20.969.399	13.987.609	1.221.183	184.565.838	Total	

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	30 Juni 2021 / 30 June 2021						30 Juni 2020 / 30 June 2020						Portfolio Category	No.
		JAWA/ JAWA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA/ JAWA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)
1	Tagihan Kepada Pemerintah	30.044.933	-	-	-	-	30.044.933	23.214.362	-	-	-	-	23.214.362	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	14.238.672	-	3.031.653	-	1.421	17.271.746	11.725.472	-	3.200.377	-	-	49.401	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	3.774.965	-	-	-	889.778	4.664.743	3.359.721	-	-	-	-	752.922	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	96	235	-	-	-	331	103	123	-	131	-	357	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	14.505.990	2.005.401	5.708.433	6.312.928	-	28.532.752	16.330.045	1.925.470	8.094.941	7.652.889	-	34.003.345	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	8.055.492	497.445	2.787.875	849.289	21	12.190.122	8.164.256	338.331	2.543.629	643.517	-	11.689.733	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	76.475.702	203.411	6.026.694	5.718.481	349.712	88.774.000	88.247.615	246.014	8.843.683	5.913.386	418.860	103.669.558	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	300.948	18.169	146.894	65.489	21	531.521	341.210	11.620	166.217	97.083	-	615.139	Past due claims	10
11	Aset Lainnya	6.109.522	41.156	295.392	69.017	-	6.505.087	6.988.894	32.424	239.196	98.344	-	7.369.457	Other assets	11
	Total	153.506.320	2.765.817	17.986.911	13.015.204	1.240.953	188.515.205	158.382.678	2.553.982	23.087.042	14.365.950	1.221.183	199.610.835	Total	

2. NET CLAIMS DISCLOSURES BASED ON RESIDUAL CONTRACTUAL MATURITY

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

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni 2021 / 30 June 2021						30 Juni 2020 / 30 June 2020						Portfolio Category	No.
		Tagihan bersih berdasarkan sisa jangka waktu kontrak / Net claims based on residual contractual maturity						Tagihan bersih berdasarkan sisa jangka waktu kontrak / Net claims based on residual contractual maturity							
		< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3-5 tahun / 3 - 5 year	> 5 thn / > 5 year	TANPA KONTRAK/NON CONTRACTUAL	Total	< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3-5 tahun / 3 - 5 year	> 5 thn / > 5 year	TANPA KONTRAK/NON CONTRACTUAL	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)
1	Tagihan Kepada Pemerintah	24.167.007	-	-	-	-	24.167.007	18.051.043	-	-	-	-	18.051.043	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	5.056.049	9.098.940	2.569.095	269.430	-	16.993.514	3.205.236	6.565.250	4.681.505	401.068	-	14.853.059	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	2.002.933	1.342.840	436.440	-	77.511	568.497	4.428.221	1.803.395	810.087	739.219	21.257	518.209	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	111	220	-	-	-	331	124	233	-	-	-	357	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	22.540.540	5.992.212	-	-	-	28.532.752	25.280.916	8.722.429	-	-	-	34.003.345	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	2.122.000	587.665	-	-	-	2.709.665	3.420.610	2.626	-	-	-	3.423.236	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	40.804.220	24.187.466	18.838.655	4.939.211	-	88.769.552	48.676.702	30.128.489	18.948.748	5.897.366	-	103.651.306	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	477.464	52.855	-	-	-	530.319	556.697	58.209	-	-	-	614.906	Past due claims	10
11	Aset Lainnya	5.219.516	-	-	-	-	5.219.516	6.076.420	-	-	-	-	6.076.420	Other assets	11
	Total	102.389.840	41.282.198	21.844.190	5.286.152	568.497	171.350.877	107.071.143	46.287.323	24.369.472	6.319.691	518.209	184.565.838	Total	

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

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni 2021 / 30 June 2021						30 Juni 2020 / 30 June 2020						Portfolio Category	No.
		Tagihan bersih berdasarkan sisa jangka waktu kontrak / Net claims based on residual contractual maturity						Tagihan bersih berdasarkan sisa jangka waktu kontrak / Net claims based on residual contractual maturity							
		< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3-5 tahun / 3 - 5 year	> 5 thn / > 5 year	TANPA KONTRAK/NON CONTRACTUAL	Total	< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3-5 tahun / 3 - 5 year	> 5 thn / > 5 year	TANPA KONTRAK/NON CONTRACTUAL	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)
1	Tagihan Kepada Pemerintah	27.830.456	1.118.004	695.106	-	401.367	30.044.933	22.028.105	318.702	504.162	-	363.393	23.214.362	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	5.334.281	9.098.940	2.569.095	269.430	-	17.271.746	3.328.427	6.565.250	4.681.505	401.068	-	14.976.250	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	2.057.933	1.495.242	449.822	77.511	584.235	4.664.743	1.803.395	810.087	739.219	21.257	738.685	4.112.643	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	111	220	-	-	-	331	124	233	-	-	-	357	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	22.540.540	5.992.212	-	-	-	28.532.752	25.280.916	8.722.429	-	-	-	34.003.345	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	8.867.344	3.322.527	251	-	-	12.190.122	9.743.375	1.946.358	-	-	-	11.689.733	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	40.808.668	24.187.466	18.838.655	4.939.211	-	88.774.000	48.683.137	30.140.307	18.948.748	5.897.366	-	103.669.558	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	478.448	53.069	4	-	-	531.521	556.883	58.247	-	-	-	615.130	Past due claims	10
11	Aset Lainnya	5.219.516	-	-	-	-	1.285.541	6.505.057	6.076.420	-	-	-	1.253.037	Other assets	11
	Total	113.137.297	45.267.680	22.552.933	5.286.152	2.271.143	188.515.205	117.500.782	48.561.613	24.873.634	6.319.691	2.355.115	199.610.835	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 Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institute	Tagihan Kepada Bank / Claims on Bank	Kredit Beragun Rumah Tinggal / Claims secured by Residential Property	Kredit Beragun Properti Komersial / Claims secured by Commercial Real Estate	Kredit Pegawai/ Pensiunan / Pensioners/Other institutions' employees loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small and Retail Portfolio	Tagihan kepada Korporasi / Claims on Corporate	Tagihan yang Telah Jatuh Tempo / Past due claims	Aset Lainnya / Other assets	Economic Sector	No.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)	(1)
June 2021														
1	Pertanian, Kehutanan, dan Perikanan	-	1.193.891	-	-	-	-	38.725	48.905	3.834.929	572	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Pengalihan	-	-	-	-	-	-	-	973	3.658.238	-	-	Mining and excavation	2
3	Industri pengolahan	-	2.503.241	-	-	-	-	5.674	81.660	31.324.276	79.613	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas	-	6.177.831	-	-	-	-	-	370	1.281.274	-	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah	-	-	-	-	-	-	-	-	-	-	-	Water Management, Wastewater Management, Waste Management and Recycling	5
6	Konstruksi	-	6.169.094	-	-	-	-	-	5.046	2.096.575	24.275	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan pemeliharaan kendaraan	-	-	-	-	-	-	39.770	294.213	14.537.550	210.030	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	-	3.346.522	-	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman	-	-	-	-	-	-	13.674	35.087	114.147	5.767	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	745.000	-	-	-	-	-	-	2.646.810	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	10.099.557	201.657	-	4.268.079	-	-	-	-	18.460.313	-	-	Financial and Insurance Activities	11
12	Real Estate	-	2.800	-	-	-	-	10.902	1.468	6.790.955	3.697	-	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna	-	-	-	-	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Keamanan	-	-	-	-	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	-	352	26	38	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	9.674	628	285	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	94.942	120.592	4.254	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemilik dan penghuni	-	-	-	-	331	-	28.422.879	2.043.800	13.568	196.754	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Nirlaba Lainnya	-	-	-	-	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	-	-	-	-	-	-	-	77.598.00	9.150.00	1.842.00	-	Not a Business Field	22
23	Lainnya	14.067.450	-	-	160.142	-	-	1.128	15.577	534.001	3.192	5.219.516	Others	23
Total		24.167.007	16.993.514	-	4.428.221	331	-	28.532.752	2.709.665	88.769.552	530.319	5.219.516	Total	
June 2020														
1	Pertanian, Kehutanan, dan Perikanan	-	1.331.861	-	-	-	-	52.523	82.006	2.617.501	3.629	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Pengalihan	-	1.824.667	-	-	-	-	-	1.011	3.291.065	-	-	Mining and excavation	2
3	Industri pengolahan	-	2.322.916	-	-	-	-	7.157	137.075	36.121.231	93.094	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas	-	4.154.941	-	-	-	-	-	104	3.504.481	-	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah	-	-	-	-	-	-	-	-	-	-	-	Water Management, Wastewater Management, Waste Management and Recycling	5
6	Konstruksi	-	5.068.166	-	-	-	-	-	5.733	1.472.244	22.982	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan pemeliharaan kendaraan	-	-	-	-	-	-	50.777	531.785	17.356.171	219.514	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	-	9.621.495	-	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman	-	-	-	-	-	-	17.886	63.979	131.283	5.361	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	-	2.646.810	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	12.093.449	150.439	-	3.722.917	-	-	13.878	3.101	20.620.891	6.219	-	Financial and Insurance Activities	11
12	Real Estate	-	69	-	-	-	-	-	-	8.096.919	-	-	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna	-	-	-	-	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Keamanan	-	-	-	-	-	-	-	1.192	261	35	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	89	18.847	1.971	1.703	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	18	223.371	105.849	11.711	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	-	66.052	-	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemilik dan penghuni	-	-	-	-	367	-	33.859.633	1.784.648	4.332	224.742	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Nirlaba Lainnya	-	-	-	-	-	-	1.280	3.837	626.024	18.576	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	-	-	-	-	-	-	-	565.532	9.350	7.340	-	Not a Business Field	22
23	Lainnya	5.957.594	-	-	169.250	-	-	550	4.185	-	-	6.076.420	Others	23
Total		18.051.043	14.853.059	-	3.892.167	357	-	34.003.345	3.423.236	103.651.305	614.906	6.076.420	Total	

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

(dalam jutaan Rupiah / in million Rupiah)

No.	Sektor Ekonomi	Tagihan Kepada Pemerintah / Claims on sovereign	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institute	Tagihan Kepada Bank / Claims on Bank	Kredit Beragun Rumah Tinggal / Claims secured by Residential Property	Kredit Beragun Properti Komersial / Claims secured by Commercial Real Estate	Kredit Pegawai/ Pensiunan / Pensioners/Other institutions' employees loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small and Retail Portfolio	Tagihan kepada Korporasi / Claims on Corporate	Tagihan yang Telah Jatuh Tempo / Past due claims	Aset Lainnya / Other assets	Economic Sector	No.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)	(1)
	June 2021												June 2021	
1	Pertanian, Kehutanan, dan Perikanan	-	1.193.891	-	-	-	-	38.725	427.668	3.834.929	637	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-	1.948	3.659.236	-	-	Mining and excavation	2
3	Industri pengolahan	-	2.503.241	-	-	-	-	5.674	329.118	31.324.276	79.633	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara	-	6.177.831	-	-	-	-	-	-	1.281.274	-	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengel	-	-	-	-	-	-	-	-	-	-	-	Water Management, WasteWater Management and Recycling	5
6	Konstruksi	-	6.169.094	-	-	-	-	-	5.046	2.096.575	24.275	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Per	-	-	-	-	-	-	39.770	8.598.747	14.537.550	210.980	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	-	3.346.522	-	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makan M	-	-	-	-	-	-	13.674	97.823	114.147	5.777	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	745.000	-	-	-	-	-	5.774	2.646.810	2	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	10.099.557	201.657	-	4.268.079	-	-	-	132	18.464.761	85	-	Financial and Insurance Activities	11
12	Real Estat	-	2.800	-	-	-	-	10.902	3.534	6.790.955	3.697	-	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanp	-	-	-	-	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan, dan Jam	-	-	-	-	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	-	352	26	38	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	10.939	628	285	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	115.860	120.592	4.254	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	331	-	28.422.879	2.498.897	13.568	196.824	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra In	-	-	-	-	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	-	-	-	-	-	-	-	77.693	9.150	1.842	-	Not a Business Field	22
23	Lainnya	19.945.376	278.232	-	396.664	-	-	1.128	16.221	534.001	3.192	6.505.057	Others	23
	Total	30.044.933	17.271.746	-	4.664.743	331	-	28.532.752	12.190.122	88.774.000	531.521	6.505.057	Total	
	June 2020												June 2020	
1	Pertanian, Kehutanan, dan Perikanan	-	1.331.861	-	-	-	-	52.523	794.988	2.617.501	3.646	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	-	1.824.667	-	-	-	-	-	4.205	3.291.065	1	-	Mining and excavation	2
3	Industri pengolahan	-	2.322.916	-	-	-	-	7.157	384.131	36.121.231	93.098	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara	-	4.154.941	-	-	-	-	-	104	569	3.504.481	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengel	-	-	-	-	-	-	-	-	-	-	-	Water Management, WasteWater Management and Recycling	5
6	Konstruksi	-	5.068.166	-	-	-	-	-	5.733	1.472.244	22.982	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Per	-	-	-	-	-	-	50.777	7.116.439	17.356.171	219.713	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	16.687	9.621.495	-	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makan M	-	-	-	-	-	-	17.886	228.426	131.283	5.361	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	-	-	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	12.093.449	150.439	-	3.722.917	-	-	13.878	3.897	20.639.144	6.219	-	Financial and Insurance Activities	11
12	Real Estat	-	-	-	-	-	-	-	-	-	-	-	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanp	-	69	-	-	-	-	-	5.417	8.096.919	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan, dan Jam	-	-	-	-	-	-	-	1.192	261	35	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	89	18.847	1.971	1.703	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	18	226.181	105.849	11.711	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	40.271	66.052	-	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	357	-	33.859.633	2.268.441	4.332	224.745	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra In	-	-	-	-	-	-	1.280	3.837	626.024	18.576	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	-	-	-	-	-	-	-	565.619	9.350	7.340	-	Not a Business Field	22
23	Lainnya	11.120.913	123.191	-	389.726	-	-	-	4.853	4.185	-	7.329.457	Others	23
	Total	23.214.362	14.976.250	-	4.112.643	357	-	34.003.345	11.689.733	103.669.558	615.130	7.329.457	Total	

4. CLAIMS AND ALLOWANCES DISCLOSURE BASED ON GEOGRAPHIC AREA

Risiko Kredit/ Credit Risk															
Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual															
Claims and Allowances Disclosure based on Geographic Area - Bank Stand Alone															
(dalam jutaan Rupiah / in million Rupiah)															
No.	Keterangan	30 Juni 2021 / 30 June 2021						30 Juni 2020 / 30 June 2020						Description	No.
		Wilayah / Geographic Area						Wilayah / Geographic Area							
		JAWA / JAWA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA / JAWA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Tagihan	129.274.057	2.399.570	15.499.262	12.611.344	739.912	159.524.145	132.215.406	2.265.879	20.672.267	14.076.808	712.796	169.943.156	Gross claims	1
2	Tagihan yang mengalami peningkatan dan pembunukan risiko kredit (Stage 2 dan 3)													Impaired claims	2
	a. Belum jatuh tempo	1.151.682	35.309	573.372	98.368	35	1.858.766	9.019.060	22.357	2.385.117	369.083	-	11.795.617	a. Not yet matured	
	b. Telah jatuh tempo	158.378	28	83.314	25.107	-	264.827	178.642	32	16.020	10.649	-	295.343	b. Matured	
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1	305.562	29.023	62.919	91.555	89	493.068	516.894,00	38.800,00	89.367,00	107.210,00	24,00	754.295	Allowance for impairment losses - Stage 1	3
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2	293.585	66.442	55.560	44.853	-	450.380	459.942,00	17.942,00	22.927,00	13.951,00	-	514.782	Allowance for impairment losses - Stage 2	4
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3	1.189.307	90.414	508.964	49.675	-	1.838.360	564.067,00	41.586,00	102.011,00	45.412,00	-	753.076	Allowance for impairment losses - Stage 3	5
6	Tagihan yang dihapus buku	3.277.390	280.248	1.145.724	363.428	-	5.066.790	2.926.936	266.919	1.163.614	346.402	-	4.604.071	Amounts written-off	6

Risiko Kredit/ Credit Risk															
Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Konsolidasi dengan Perusahaan Anak															
Claims and Allowances Disclosure based on Geographic Area - Consolidated Bank and Subsidiary															
(dalam jutaan Rupiah / in million Rupiah)															
No.	Keterangan	30 Juni 2021 / 30 June 2021						30 Juni 2020 / 30 June 2020						Description	No.
		Wilayah / Geographic Area						Wilayah / Geographic Area							
		JAWA / JAWA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA / JAWA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Tagihan	142.663.644	2.814.912	18.021.448	13.099.618	739.912	177.339.536	144.864.763	2.587.851	22.893.308	14.477.771	712.796	165.536.489	Gross claims	1
2	Tagihan yang mengalami peningkatan dan pembunukan risiko kredit (Stage 2 dan 3)													Impaired claims	2
	a. Belum jatuh tempo	1.151.682	35.309	573.372	98.368	35	1.858.766	9.019.060	22.357	2.385.117	369.083	-	11.795.617	a. Not yet matured	
	b. Telah jatuh tempo	342.491	13.167	113.736	34.763	-	504.177	295.120	6.660	38.304	19.566	-	361.650	b. Matured	
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1	802.993	60.771	164.383	115.894	89	1.144.130	919.574,00	60.435,00	192.766,00	129.833,00	24,00	1.302.632	Allowance for impairment losses - Stage 1	3
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2	283.585	66.442	55.500	44.853	-	450.380	459.942,00	17.942,00	22.927,00	13.951,00	-	514.782	Allowance for impairment losses - Stage 2	4
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3	1.189.307	90.414	508.964	49.675	-	1.838.360	564.067,00	41.586,00	102.011,00	45.412,00	-	753.076	Allowance for impairment losses - Stage 3	5
6	Tagihan yang dihapus buku	4.296.279	345.210	1.399.964	460.748	-	6.492.201	3.398.840	307.216	1.320.832	418.012	-	5.434.900	Amounts written-off	6

5. CLAIMS AND ALLOWANCE DISCLOSURE BASED ON ECONOMIC SECTOR

Risiko Kredit/ Credit Risk

Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual

Claims and Allowances Disclosure based on Economic Sector - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Sektor Ekonomi	Tagihan / Claims	Tagihan yang Mengalami Penurunan Nilai / Impaired claims		Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for impairment losses - Stage 1	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for impairment losses - Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for impairment losses - Stage 3	Tagihan yang dihapus buku / Amounts Written-Off	Economic Sector	No.
			Belum Jatuh Tempo / Not yet matured	Telah jatuh tempo / Matured						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)	
June 2021										
1	Pertanian, Kehutanan, dan Perikanan	5.127.885	11.766	-	10.952	11.611	5.423	20.418	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	2.951.017	-	-	1.064	7.026	-	5.513	Mining and excavation	2
3	Industri pengolahan	30.298.737	195.324	107.568	75.037	104.935	253.513	406.379	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan	6.186.991	-	-	1.362	-	-	2.151	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pe	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	8.166.911	388.369	14.733	9.874	10.367	378.154	88.358	Construction	6
7	Perdagangan besar dan eceran; Reparasi da	14.572.419	544.912	137.929	194.899	135.079	680.593	788.290	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	3.309.856	24.187	3.090	10.271	11.200	27.128	62.165	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Ma	182.417	12.058	-	11.688	2.962	9.915	20.648	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	3.391.810	-	-	-	-	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	29.120.282	108.476	-	32.856	70.444	103.523	79.583	Financial and Insurance Activities	11
12	Real Estat	5.049.475	173.952	700	13.566	3.456	178.134	51.047	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	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	435	58	-	4	46	24	49	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas S	10.728	426	-	361	757	615	1.214	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	222.327	6.794	-	3.437	6.382	5.690	21.540	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi K	30.871.986	378.699	807	127.697	86.115	195.648	3.509.055	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Eks	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	79.441	13.745	-	-	-	-	10.339	Not a Business Field	22
23	Lainnya	19.981.428	-	-	-	-	-	-	Others	23
Total		159.524.145	1.858.766	264.827	493.068	450.380	1.838.360	5.066.750	Total	
June 2020										
1	Pertanian, Kehutanan, dan Perikanan	3.688.269	5.377	-	12.923	649	1.712	19.823	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	4.550.765	-	-	5.850	37	-	6.239	Mining and excavation	2
3	Industri pengolahan	32.873.415	6.518.431	66.798	86.968	30.202	78.189	336.757	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan	6.900.668	689.851	-	3.350	4.241	-	2.815	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pe	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	6.358.741	30.925	5.000	16.139	1.207	12.943	70.714	Construction	6
7	Perdagangan besar dan eceran; Reparasi da	17.639.597	1.524.185	104.945	276.980	113.304	145.753	689.995	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	8.395.150	947.924	27.678	23.177	5.728	19.133	57.818	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Ma	228.556	8.060	-	14.372	1.406	2.698	19.640	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	-	-	779	-	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	34.048.655	1.288.296	-	47.845	25.859	-	162.135	Financial and Insurance Activities	11
12	Real Estat	5.205.749	215.018	12	19.474	4	169.706	46.787	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	1.488	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	22.641	66	-	60	18	31	131	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas S	341.602	2.357	-	872	190	618	1.999	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	72.568	18.227	-	8.070	6.895	6.448	29.857	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	649.717	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi K	36.189.439	486.000	910	237.436	325.022	315.845	3.105.533	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Eks	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	572.872	60.901	-	-	-	-	53.829	Not a Business Field	22
23	Lainnya	12.203.264	-	-	-	-	-	-	Others	23
Total		169.943.156	11.795.617	205.343	754.295	514.762	753.076	4.604.071	Total	

Risiko Kredit/ Credit Risk

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

(dalam jutaan Rupiah / in million Rupiah)

No.	Sektor Ekonomi	Tagihan / Claims	Tagihan yang Mengalami Penurunan Nilai / Impaired claims		Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for impairment losses - Stage 1	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for impairment losses - Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for impairment losses - Stage 3	Tagihan yang dihapus buku / Amounts Written-Off	Economic Sector	No.
			Belum Jatuh Tempo / Not yet matured	Telah jatuh tempo / Matured						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)	
June 2021										
1	Pertanian, Kehutanan, dan Perikanan	5.542.195	11.766	14.161	46.433	11.611	5.423	78.280	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	2.952.152	-	103	1.224	7.026	-	5.942	Mining and excavation	2
3	Industri pengolahan	30.563.082	195.324	113.302	91.903	104.935	253.513	457.181	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan	6.186.991	-	-	1.362	-	-	2.151	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pe	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	8.166.911	388.369	14.733	9.874	10.367	378.154	88.358	Construction	6
7	Perdagangan besar dan eceran; Reparasi da	23.429.311	544.912	339.520	746.309	135.079	680.593	1.964.692	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	3.309.856	24.187	3.090	10.271	11.200	27.128	62.165	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Ma	255.372	12.058	4.469	21.896	2.962	9.915	62.073	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	3.398.413	-	359	827	-	-	3.016	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	29.125.071	108.476	162	32.980	70.444	103.523	79.583	Financial and Insurance Activities	11
12	Real Estat	5.051.802	173.952	824	13.827	3.456	178.134	52.265	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	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	435	58	-	4	46	24	49	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas S	12.100	426	38	468	757	615	1.679	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	245.675	6.794	1.042	5.868	6.382	5.690	27.280	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi K	31.360.260	378.699	12.336	160.804	86.115	195.648	3.596.130	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Eks	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	79.536	13.745	-	-	-	-	10.339	Not a Business Field	22
23	Lainnya	27.660.373	-	38	80	-	-	1.017	Others	23
Total		177.339.535	1.858.766	504.177	1.144.130	450.380	1.838.360	6.492.201	Total	
June 2020										
1	Pertanian, Kehutanan, dan Perikanan	4.438.976	5.377	7.866	50.631,00	649,00	1.712,00	45.575	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	4.554.242	-	147	6.133,00	37,00	-	6.386	Mining and excavation	2
3	Industri pengolahan	33.140.343	6.518.431	74.075	106.837,00	30.202,00	78.189,00	366.423	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan	6.900.668	689.851	-	3.350,00	4.241,00	-	2.815	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pe	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	6.358.741	30.925	5.000	16.139,00	1.207,00	12.943,00	70.714	Construction	6
7	Perdagangan besar dan eceran; Reparasi da	24.653.202	1.524.185	221.886	705.732,00	113.304,00	145.753,00	1.396.998	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	8.413.133	947.924	28.149	24.474,00	5.728,00	19.133,00	59.432	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Ma	405.146	8.060	4.313	26.514,00	1.406,00	2.698,00	45.304	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	-	-	779,00	-	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	34.067.896	1.288.296	-	48.038,00	25.859,00	-	162.135	Financial and Insurance Activities	11
12	Real Estat	5.211.564	215.018	157	19.872,00	4,00	169.706,00	47.589	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	1.488	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	22.641	66	-	60,00	18,00	31,00	131	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas S	344.641	2.357	83	1.101,00	190,00	618,00	2.200	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	115.697	18.227	792	10.927,00	6.895,00	6.448,00	32.355	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	649.717	-	-	-	-	-	56	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi K	36.717.223	486.000	18.834	281.423,00	325.022,00	315.845,00	3.142.727	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Eks	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	572.959	60.901	-	-	-	-	53.829	Not a Business Field	22
23	Lainnya	18.968.212	-	348	622,00	-	-	232	Others	23
Total		185.536.489	11.795.617	361.650	1.302.632	514.762	753.076	5.434.900	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	30 Juni / June 2021			30 Juni / June 2020			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	(664.668)	(414.091)	(1.538.590)	(713.996)	(196.376)	(726.976)	Beginning balance	1
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net)	-	-	-	-	-	-	Provision (recovery) for the period	2
	2.a. Pembentukan CKPN pada periode berjalan	(5.929)	(334.350)	(1.223.513)	(122.037)	(393.393)	(693.686)	2.a. Provision for the period	
	2.b. Pemulihan CKPN pada periode berjalan	177.715	298.061	632.282	81.847	75.006	164.839	2.b. Recovery for the period	
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan	-	-	293.581	-	-	603.967	Write-offs for the period	3
4	Pembentukan (pemulihan) lainnya pada periode berjalan	(186)	-	(2.120)	(108)	-	(101.220)	Other provision (recovery) for the period	4
	Saldo akhir	(493.068)	(450.380)	(1.838.360)	(754.294)	(514.763)	(753.076)	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	30 Juni / June 2021			30 Juni / June 2020			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	(1.514.158)	(414.091)	(1.538.590)	(1.006.109)	(196.376)	(726.976)	Beginning balance	1
3	Pembentukan (pemulihan) CKPN pada periode berjalan	-	-	-	-	-	-	Provision (recovery) for the period	3
	3.a. Pembentukan CKPN pada periode berjalan	(77.666)	(36.289)	(581.492)	(430.894)	(318.387)	(505.429)	3.a. Provision for the period	
	3.b. Pemulihan CKPN pada periode berjalan	(3.667)	-	(9.739)	(776)	-	(23.418)	3.b. Recovery for the period	
4	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan	451.361	-	293.581	135.148	-	603.967	Write-offs for the period	4
5	Pembentukan (pemulihan) lainnya pada periode berjalan	-	-	(2.120)	-	-	(101.220)	Other provision (recovery) for the period	5
	Saldo akhir	(1.144.130)	(450.380)	(1.838.360)	(1.302.631)	(514.763)	(753.076)	Ending balance	

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

30 Juni / June 2021																
Tagihan Bersih / Net Claims																
No.	Kategori Portofolio	Lembaga Pemeringkat / Rating Agencies	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			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(14)	(15)	(16)	(2)	(1)
1	Tagihan Kepada Pemerintah	Standard and Poor's	17.677	-	-	-	-	-	-	-	-	-	-	24.149.330	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	Fitch Rating	840.140	174.290	6.151.471	8.111.710	-	-	-	-	-	-	-	1.715.903	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	Moody's	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	PT. Fitch Ratings Indonesia	174.430	461.499	1.045.924	1.761.558	725.791	-	-	-	-	-	-	259.019	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	PT Pemeringkat Elek Indonesia	-	-	-	-	-	-	-	-	-	-	-	331	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial		-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan		-	-	-	-	-	-	-	-	-	-	-	28.532.752	institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel		-	-	-	-	-	-	-	-	-	-	-	2.709.665	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi		610.104	5.377.437	4.311.961	1.562.254	-	962.454	-	-	-	-	-	75.945.342	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo		-	-	-	-	-	-	-	-	-	-	-	530.319	Past due claims	10
11	Aset Lainnya		-	-	-	-	-	-	-	-	-	-	-	5.219.516	Other assets	11
TOTAL			1.642.351	6.013.226	11.509.356	11.435.522	725.791	962.454	-	-	-	-	-	139.062.177	TOTAL	

30 Juni / June 2020																
Tagihan Bersih / Net Claims																
No.	Kategori Portofolio	Lembaga Pemeringkat / Rating Agencies	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			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(14)	(15)	(16)	(2)	(1)
1	Tagihan Kepada Pemerintah	Standard and Poor's	26.117	-	-	-	-	-	-	-	-	-	-	18.024.926	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	Fitch Rating	102.331	298.737	4.978.974	5.877.278	-	-	-	-	-	-	-	3.595.739	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	Moody's	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	PT. Fitch Ratings Indonesia	185.675	622.277	926.231	1.113.411	1.415.662	-	-	-	-	-	-	628.911	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	PT Pemeringkat Elek Indonesia	-	-	-	-	-	-	-	-	-	-	-	357	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial		-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan		-	-	-	-	-	-	-	-	-	-	-	34.003.345	Pensioners' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel		-	-	-	-	-	-	-	-	-	-	-	3.423.236	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi		1.148.306	8.766.440	3.214.548	3.681.859	-	1.236.386	39.023	-	-	-	-	85.564.743	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo		-	-	-	-	-	-	-	-	-	-	-	614.906	Past due claims	10
11	Aset Lainnya		-	-	-	-	-	-	-	-	-	-	-	6.076.420	Other assets	11
TOTAL			1.462.429	9.687.454	9.119.753	9.672.548	1.415.662	1.236.386	39.023	-	-	-	-	151.932.583	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)

30 Juni / June 2021																	
No.	Kategori Portofolio	Lembaga Peringkat / Rating Agencies	Tagihan Bersih / Net Claims												Tanpa Peringkat / Unrated	Portfolio Category	No.
			Peringkat Jangka panjang / Long Term Rating						Peringkat Jangka Pendek / Short Term Rating								
			AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3	Kurang dari A-3				
			Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3	Kurang dari F3			
			Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	P-1	P-2	P-3	Kurang dari P-3			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(14)	(15)	(16)	(2)	(1)	
1	Tagihan Kepada Pemerintah		17.677	-	-	-	-	-	-	-	-	-	-	30.027.256	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik		840.140	174.290	6.429.703	8.111.710	-	-	-	-	-	-	-	1.715.903	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		355.947	461.499	1.045.924	1.761.558	725.791	-	-	5	-	-	-	314.019	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal													331	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial													-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan													28.532.752	Pensioners/Other institutions' employees	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													12.190.122	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi		610.104	5.377.437	4.316.409	1.562.254	-	962.454	-	-	-	-	-	75.945.342	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo													531.521	Past due claims	10	
11	Aset Lainnya													6.505.057	Other assets	11	
	TOTAL		1.823.868	6.013.226	11.792.036	11.435.522	725.791	962.454	-	5	-	-	-	155.762.303	TOTAL		

30 Juni / June 2020																	
No.	Kategori Portofolio	Lembaga Peringkat / Rating Agencies	Tagihan Bersih / Net Claims												Tanpa Peringkat / Unrated	Portfolio Category	No.
			Peringkat Jangka panjang / Long Term Rating						Peringkat Jangka Pendek / Short Term Rating								
			AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3	Kurang dari A-3				
			Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3	Kurang dari F3			
			Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	P-1	P-2	P-3	Kurang dari P-3			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(14)	(15)	(16)	(2)	(1)	
1	Tagihan Kepada Pemerintah		26.117	-	-	-	-	-	-	-	-	-	-	23.188.245	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik		102.331	298.737	5.102.165	5.877.278	-	-	-	-	-	-	-	3.595.739	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		331.146	622.277	926.231	113.411	1.415.662	-	-	5	-	-	-	703.911	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal													357	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial													-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan													34.003.345	Pensioners/Other institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													11.689.733	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi		1.148.306	8.766.440	3.232.801	3.681.859	-	1.236.386	39.023	-	-	-	-	85.564.743	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo													615.130	Past due claims	10	
11	Aset Lainnya													7.329.457	Other assets	11	
	TOTAL		1.607.900	9.687.454	9.261.197	9.672.548	1.415.662	1.236.386	39.023	5	-	-	-	166.690.660	TOTAL		

8. NET CALIMS BASED ON RISK WEIGHT POST CREDIT RISK MITIGATION

Risiko Kredit/ Credit Risk

Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank Secara Individual
Net Claims based on Risk Weight post Credit Risk Mitigation - Bank Stand Alone

No.	Kategori Portofolio	30 Juni / June 2021											30 Juni / June 2020											ATMR / RWA		Beban Modal / Capital Charge		Portofolio Category		No.
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Claims post Credit Risk Mitigation											Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Claims post Credit Risk Mitigation																	
		0%	20%	30%	40%	50%	70%	100%	150%	Lainnya / Others	0%	20%	30%	40%	50%	70%	100%	150%	Lainnya / Others											
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)				
A	Eksposur Neraca																													
1	Tagihan Kepada Pemerintah	24.187.027	-	-	-	-	-	-	-	-	-	18.051.043	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
2	Tagihan Kepada Entitas Sektor Publik	289.430	-	-	-	-	14.433.708	-	-	-	468.580	7.873.811	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
3	Tagihan Kepada Bank Pembangunan Multinasional dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
4	Tagihan Kepada Bank	1.525.170	-	-	-	-	1.655.889	-	-	202.417	-	1.535.356	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
5	Kredit Beragam Rumah Tinggal	-	-	-	331	-	-	-	-	-	-	119	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
6	Kredit Beragam Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
7	Kredit Pegawai/Perbankan	-	-	-	-	-	26.532.752	-	-	-	-	14.286.376	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Perorangan Ritel	67	4.033.304	-	-	-	-	8.170.501	-	-	-	6.588.499	554.279	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
9	Tagihan kepada Korporasi	239.670	5.333.424	-	-	-	13.963.667	-	-	-	67.390.825	5.391.205	151.130	8.962.291	-	-	-	-	-	-	-	-	-	-	-	-	-			
10	Tagihan yang Tidak Jauh Tempo	-	2.976	-	-	-	-	1.202	527.343	-	792.812	63.425	-	200	-	-	-	-	-	-	-	-	-	-	-	-	-			
11	Ases Lainnya	2.102.596	-	-	-	-	-	4.465.563	26.497	-	4.495.369	369.625	2.088.750	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Total Eksposur Neraca	32.337.861	11.376.409	331	-	-	57.964.349	8.170.501	63.433.034	1.708.540	103.369.316	8.269.546	25.454.242	18.633.110	357	0	0	58.371.580	11.665.995	78.057.410	1.949.939	0	119.969.838	9.597.572						
B	Keperluan Kewajiban pd Transaksi Rerunding Administrasi																													
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
2	Tagihan Kepada Entitas Sektor Publik	745.000	-	-	-	-	1.076.796	-	-	-	687.397	54.592	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
3	Tagihan Kepada Bank Pembangunan Multinasional dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
5	Kredit Beragam Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
6	Kredit Beragam Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
7	Kredit Pegawai/Perbankan	-	-	-	-	-	26.532.752	-	-	-	14.286.376	1.141.310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Perorangan Ritel	67	4.033.304	-	-	-	-	8.170.501	-	-	6.588.499	554.279	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
9	Tagihan kepada Korporasi	18.344	635.000	-	-	-	3.462.134	-	-	-	7.354.205	588.339	23.456	925.000	-	-	-	-	-	-	-	-	-	-	-	-	-			
10	Tagihan yang Tidak Jauh Tempo	-	2.976	-	-	-	-	1.202	527.343	-	792.812	63.425	-	200	-	-	-	-	-	-	-	-	-	-	-	-	-			
11	Ases Lainnya	2.102.596	-	-	-	-	-	4.465.563	26.497	-	4.495.369	369.625	2.088.750	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Total Eksposur Off-Balance Sheet Exposures	18.344	1.380.000	331	-	-	4.538.989	16.650	5.033.532	308.384	8.654.090	644.327	23.456	925.000	-	-	-	-	-	-	-	-	4.928.633	1.750	6.828.233	9.478.862	758.300			
C	Keperluan akibat Kegiatan Pihak Layan (Counterparty Credit Risk)																													
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
3	Tagihan Kepada Bank Pembangunan Multinasional dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
4	Tagihan Kepada Bank	430.622	-	-	-	-	587.432	-	-	26.688	1.080.767	86.461	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Perorangan Ritel	-	-	-	-	-	-	16.650	-	-	12.488	999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
6	Tagihan kepada Korporasi	27.027	-	-	-	-	6.999	-	-	1.194.207	1.203.111	96.240	27.454	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
10	Tagihan yang Tidak Jauh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Total Eksposur Counterparty Credit Risk	457.649	-	-	-	-	594.431	-	-	1.228.896	2.283.878	162.710	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

Risiko Kredit/ Credit Risk

Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank Secara Konsolidasi dengan Entitas Anak
Net Claims based on Risk Weight post Credit Risk Mitigation - Consolidated Bank and Subsidiary

No.	Kategori Portofolio	30 Juni / June 2021											30 Juni / June 2020											ATMR / RWA		Beban Modal / Capital Charge		Portofolio Category		No.
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Claims post Credit Risk Mitigation											Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Claims post Credit Risk Mitigation																	
		0%	20%	30%	40%	50%	70%	100%	150%	Lainnya / Others	0%	20%	30%	40%	50%	70%	100%	150%	Lainnya / Others											
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)				
A	Eksposur Neraca																													
1	Tagihan Kepada Pemerintah	30.044.933	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
2	Tagihan Kepada Entitas Sektor Publik	289.430	-	-	-	-	14.711.941	-	-	-	468.580	8.112.727	649.018	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
3	Tagihan Kepada Bank Pembangunan Multinasional dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
4	Tagihan Kepada Bank	1.781.695	-	-	-	-	1,655,889	-	-	202,417	-	1,382,701	110,814	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
5	Kredit Beragam Rumah Tinggal	-	-	-	331	-	-	-	-	-	-	119	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
6	Kredit Beragam Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
7	Kredit Pegawai/Perbankan	-	-	-	-	-	26,532,752	-	-	-	14,286,376	1,141,310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Perorangan Ritel	67	4,033,304	-	-	-	-	8,170,501	-	-	6,588,499	554,279	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
9	Tagihan kepada Korporasi	239,670	5,333,424	-	-	-	13,963,667	-	-	-	67,390,825	5,391,205	151,130	8,962,291	-	-	-	-	-	-	-	-	-	-	-	-	-			
10	Tagihan yang Tidak Jauh Tempo	-	2,976	-	-	-	-	1,202	527,343	-	792,812	63,425	-	200	-	-	-	-	-	-	-	-	-	-	-	-	-			
11	Ases Lainnya	2,102,596	-	-	-	-	-	4,465,563	26,497	-	4,495,369	369,625	2,088,750	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Total Eksposur Neraca	32,337,861	11,376,409	331	-	-	57,964,349	8,170,501	63,433,034	1,708,540	103,369,316	8,269,546	25,454,242	18,633,110	357	0	0	58,371,580	11,665,995	78,057,410	1,949,939	0	119,969,838	9,597,572						
B	Keperluan Kewajiban pd Transaksi Rerunding Administrasi																													
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
2	Tagihan Kepada Entitas Sektor Publik	745,000	-	-	-																									

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	30 Juni / June 2021						30 Juni / June 2020						Portofolio Category	No.
		Tagihan Bersih/ Net Claims	Bagian yang dijamin / Claims guaranteed by:					Tagihan Bersih/ Net Claims	Bagian yang dijamin / Claims guaranteed by:						
(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 Neraca															
1	Tagihan Kepada Pemerintah	24.167.007	-	-	-	-	24.167.007	18.051.043	-	-	-	-	18.051.043	Balance Sheet Exposures	
2	Tagihan Kepada Entitas Sektor Publik	15.171.719	-	-	-	-	15.171.719	14.261.694	302.794	-	-	-	13.958.800	Claims on Public Sector Entity	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	
4	Tagihan Kepada Bank	3.383.479	-	-	-	-	3.383.479	2.837.959	-	-	-	-	2.837.959	Claims on Bank	
5	Kredit Beragun Rumah Tinggal	331	-	-	-	-	331	367	-	-	-	-	367	Secured by Residential Property	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	
7	Kredit Paga/Pensiunan	28.532.752	-	-	-	-	28.532.752	34.003.343	-	-	-	-	34.003.343	Pensioners/Other institutions' employees loans	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Riil	2.693.015	-	-	8.951	-	2.684.064	3.421.486	-	-	21.988	-	3.399.498	Claims on Micro, Small and Retail Portfolio	
9	Tagihan kepada Korporasi	78.083.265	10.356.989	-	-	-	67.726.279	89.840.527	4.183.236	-	-	-	85.657.241	Claims on Corporate	
10	Tagihan yang Telah Jatuh Tempo	630.319	-	-	2.978	-	627.343	614.967	-	269	-	-	614.698	Past due claims	
11	Aset Lainnya	5.219.515	-	-	-	-	5.219.515	6.076.420	-	-	-	-	6.076.420	Other assets	
Total Eksposur Neraca		157.781.402	10.356.989	-	11.927	-	147.412.489	169.107.636	4.486.090	-	-	-	22.197	164.599.359	
B Eksposur Rekening Administratif															
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	Off-Balance Sheet Exposures	
2	Tagihan Kepada Entitas Sektor Publik	1.821.795	-	-	-	-	1.821.795	591.466	-	-	-	-	591.466	Claims on Public Sector Entity	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Bank	
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	
7	Kredit Paga/Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Riil	16.650	-	-	-	-	16.650	1.750	-	-	-	-	1.750	Claims on Micro, Small and Retail Portfolio	
9	Tagihan kepada Korporasi	9.458.054	3.125.882	-	-	-	6.332.172	12.113.856	4.360.623	-	-	-	7.753.233	Claims on Corporate	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	Past due claims	
Total Eksposur Rekening Administratif		11.296.489	3.125.882	-	-	-	8.178.617	12.707.072	4.360.623	-	-	-	-	8.346.449	
C Eksposur Counterparty Credit Risk															
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	Counterparty Credit Risk Exposures	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	
4	Tagihan Kepada Bank	1.044.742	-	-	-	-	1.044.742	1.054.208	-	-	-	-	1.054.208	Claims on Bank	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Riil	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	
6	Tagihan kepada Korporasi	1.228.234	-	-	-	-	1.228.234	1.696.922	-	-	-	-	1.696.922	Claims on Corporate	
Total Eksposur Counterparty Credit Risk		2.272.976	-	-	-	-	2.272.976	2.751.130	-	-	-	-	2.751.130		
Total (A+B+C)		171.358.877	13.482.869	-	11.927	-	157.856.082	184.565.838	8.846.703	-	-	-	22.197	175.696.938	

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	30 Juni / June 2021						30 Juni / June 2020						Portofolio Category	No.
		Tagihan Bersih/ Net Claims	Bagian yang dijamin / Claims guaranteed by:					Tagihan Bersih/ Net Claims	Bagian yang dijamin / Claims guaranteed by:						
(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 Neraca															
1	Tagihan Kepada Pemerintah	30.044.933	-	-	-	-	30.044.933	23.214.362	-	-	-	-	23.214.362	Balance Sheet Exposures	
2	Tagihan Kepada Entitas Sektor Publik	15.449.951	-	-	-	-	15.449.951	14.384.785	302.794	-	-	-	14.687.579	Claims on Public Sector Entity	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	
4	Tagihan Kepada Bank	3.620.001	-	-	-	-	3.620.001	3.058.435	-	-	-	-	3.058.435	Claims on Bank	
5	Kredit Beragun Rumah Tinggal	331	-	-	-	-	331	367	-	-	-	-	367	Secured by Residential Property	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	
7	Kredit Paga/Pensiunan	28.532.752	-	-	-	-	28.532.752	34.003.343	-	-	-	-	34.003.343	Pensioners/Other institutions' employees loans	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Riil	12.173.472	67	-	4.002.904	-	8.176.501	11.687.983	-	-	21.988	-	11.665.995	Claims on Micro, Small and Retail Portfolio	
9	Tagihan kepada Korporasi	78.087.713	10.361.434	-	-	-	67.726.279	89.858.780	4.201.539	-	-	-	85.657.241	Claims on Corporate	
10	Tagihan yang Telah Jatuh Tempo	631.861	-	-	2.978	-	628.883	615.131	-	269	-	-	614.962	Past due claims	
11	Aset Lainnya	6.505.056	-	-	-	-	6.505.056	7.329.467	-	-	-	-	7.329.467	Other assets	
Total Eksposur Neraca		174.945.730	10.361.501	-	4.005.880	-	160.978.349	184.152.633	4.594.333	-	-	-	22.197	179.628.193	
B Eksposur Rekening Administratif															
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	Off-Balance Sheet Exposures	
2	Tagihan Kepada Entitas Sektor Publik	1.821.795	-	-	-	-	1,821,795	591,466	-	-	-	-	591,466	Claims on Public Sector Entity	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Bank	
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	
7	Kredit Paga/Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Riil	16.650	-	-	-	-	16,650	1,750	-	-	-	-	1,750	Claims on Micro, Small and Retail Portfolio	
9	Tagihan kepada Korporasi	9,458,054	3,125,882	-	-	-	6,332,172	12,113,856	4,360,623	-	-	-	7,753,233	Claims on Corporate	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	Past due claims	
Total Eksposur Rekening Administratif		11,296,489	3,125,882	-	-	-	8,178,617	12,707,072	4,360,623	-	-	-	-	8,346,449	
C Eksposur Counterparty Credit Risk															
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	Counterparty Credit Risk Exposures	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	
4	Tagihan Kepada Bank	1,044,742	-	-	-	-	1,044,742	1,054,208	-	-	-	-	1,054,208	Claims on Bank	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Riil	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	
6	Tagihan kepada Korporasi	1,228,234	-	-	-	-	1,228,234	1,696,922	-	-	-	-	1,696,922	Claims on Corporate	
Total Eksposur Counterparty Credit Risk		2,272,976	-	-	-	-	2,272,976	2,751,130	-	-	-	-	2,751,130		
Total (A+B+C)		188,915,205	13,487,383	-	4,005,880	-	171,921,942	195,610,835	8,846,956	-	-	-	22,197	190,723,682	

10. CREDIT RISK WEIGHTED ASSETS CALCULATION USING STANDARDIZED APPROACH

Risiko Kredit/ Credit Risk Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank Secara Individual Credit Risk Risk Weighted Assets Calculation using Standardized Approach- Bank Stand Alone									
1. Eksposur Aset di laporan posisi keuangan, kecuali eksposur sekuritisasi / Asset Exposures in Balance Sheets, except securitization exposure (dalam jutaan Rupiah / in million Rupiah)									
No.	Kategori Portofolio	30 Juni / June 2021			30 Juni / June 2020			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Tagihan Kepada Pemerintah	24.167.007	-	-	18.051.043	-	-	Claims on sovereign	1
	a. Tagihan Kepada Pemerintah Indonesia	24.167.007	-	-	18.051.043	-	-	Claims on Indonesian sovereign a.	
	b. Tagihan Kepada Pemerintah Negara Lain	-	-	-	-	-	-	Claims on Other sovereign b.	
2	Tagihan Kepada Entitas Sektor Publik	15.171.719	7.973.611	7.973.611	14.261.594	7.010.477	7.010.477	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	0	0	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	3.383.479	1.335.396	1.335.396	2.837.959	1.106.733	1.106.733	Claims on Bank	4
	a. Tagihan Jangka Pendek	2.005.638	550.103	550.103	1.452.010	413.286	413.286	Short Term a.	
	b. Tagihan Jangka Panjang	1.377.841	785.293	785.293	1.385.949	693.447	693.447	Long Term b.	
5	Kredit Beragun Rumah Tinggal	331	116	116	357	125	125	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	0	0	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	28.532.752	14.266.378	14.266.378	34.003.343	17.001.672	17.001.672	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	2.693.015	2.019.761	2.014.838	3.421.486	2.566.115	2.554.021	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	78.083.265	72.185.695	67.390.822	89.840.527	81.743.156	79.798.111	Claims on Corporate	9
10	Tagihan yang telah jatuh tempo	530.319	795.479	791.610	614.907	922.361	922.089	Past due claims	10
	a. Kredit Beragun Rumah Tinggal	-	-	-	-	0	0	Credit with Residential House Collateral a.	
	b. Selain Kredit Beragun Rumah Tinggal	530.319	795.479	791.610	614.907	922.361	922.089	Other than Credit with Residential House Collateral b.	
11	Asat Lainnya	5.219.515	-	4.102.099	6.076.420	-	4.843.901	Other Assets	11
	a. Uang tunai, emas, dan commemorative coin	1.130.665	-	-	1.262.345	-	-	Cash, gold, and commemorative coin a.	
	b. Penyertaan (selain yang menjadi faktor pengurang modal)	22.522	-	33.783	22.522	-	33.783	Investment (other than the capital reduction factor) b.	
	1) Penyertaan modal sementara dalam rangka restrukturisasi kredit	-	-	-	0	-	0	Temporary capital investment in the framework of credit restructuring 1)	
	2) Penyertaan kepada perusahaan keuangan yang tidak terdaftar di bursa	22.522	-	33.783	22.522	-	33.783	Participation in financial companies not listed on the exchange 2)	
	3) Penyertaan kepada perusahaan keuangan yang terdaftar di bursa	-	-	-	0	-	0	Participation in financial companies listed on the exchange 3)	
	c. Asat tetap dan inventaris neto	1.895.828	-	1.895.828	2.166.580	-	2.166.580	Fixed assets and net inventory c.	
	d. Agunan Yang Diambil Alih (AYDA)	3.975	-	5.963	37.310	-	55.965	Foreclosed Collateral (AYDA) d.	
	e. Antar kantor neto	-	-	-	0	-	0	Inter Office Assets e.	
	f. Lainnya	2.166.525	-	2.166.525	2.587.663	-	2.587.663	Others f.	
	Total	157.781.402	98.576.434	97.874.867	169.107.636	110.350.638	113.237.219	Total	
2. Eksposur Kewajiban Komitmen/ Kontinjensi pada Transaksi Rekening Administratif, kecuali eksposur sekuritisasi. / Off Balance Sheet Exposures, except securitization exposure (dalam jutaan Rupiah / in million Rupiah)									
No.	Kategori Portofolio	30 Juni / June 2021			30 Juni / June 2020			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	Claims on sovereign	1
	a. Tagihan Kepada Pemerintah Indonesia	-	-	-	-	-	-	Claims on Indonesian sovereign a.	
	b. Tagihan Kepada Pemerintah Negara Lain	-	-	-	-	-	-	Claims on Other sovereign b.	
2	Tagihan Kepada Entitas Sektor Publik	1.821.795	687.397	687.397	591.466	295.733	295.733	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	-	-	-	-	-	-	Claims on Bank	4
	a. Tagihan Jangka Pendek	-	-	-	-	-	-	Short Term a.	
	b. Tagihan Jangka Panjang	-	-	-	-	-	-	Long Term b.	
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	16.650	12.488	12.488	1.750	1.313	1.313	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	9.458.054	8.926.618	7.354.205	12.113.856	11.338.218	9.181.816	Claims on Corporate	9
10	Tagihan yang telah jatuh tempo	-	-	-	-	-	-	Past due claims	10
	a. Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Credit with Residential House Collateral a.	
	b. Selain Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Other than Credit with Residential House Collateral b.	
	Total	11.296.499	9.626.503	8.054.090	12.707.072	11.635.264	9.478.862	Total	
3. Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan (Counterparty Credit Risk) / Exposures That Caused Credit Risk due to Failure of The Opposing Party (dalam jutaan Rupiah / in million Rupiah)									
No.	Kategori Portofolio	30 Juni / June 2021			30 Juni / June 2020			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)	(2)	(1)
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	Claims on sovereign	1
	a. Tagihan Kepada Pemerintah Indonesia	-	-	-	-	-	-	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 Banks and International Institute	3
4	Tagihan Kepada Bank	-	-	-	-	-	-	Claims on Bank	4
	a. Tagihan Jangka Pendek	-	-	-	-	-	-	Short Term a.	
	b. Tagihan Jangka Panjang	-	-	-	-	-	-	Long Term b.	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5
6	Tagihan kepada Korporasi	-	-	-	-	-	-	Claims on Corporate	6
	Total	-	-	-	-	-	-	Total	

4. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk) / Exposures That Caused Credit Risk due to Settlement Failure									(dalam jutaan Rupiah / in million Rupiah)	
No	Jenis Transaksi	30 Juni / June 2021			30 Juni / June 2020			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.	Delivery versus payment	-	-	-	-	-	-	Delivery versus payment	1.	
	a. Beban Modal 8% (6-15 hari)	-	-	-	-	-	-	a. 8% capital charge (6-15 days)		
	b. Beban Modal 50% (16-30 hari)	-	-	-	-	-	-	b. 50% capital charge (16-30 days)		
	c. Beban Modal 75% (31-45 hari)	-	-	-	-	-	-	c. 75% capital charge (31-45 days)		
	d. Beban Modal 100% (lebih dari 45 hari)	-	-	-	-	-	-	d. 100% capital charge (more than 45 days)		
2.	Non-delivery versus payment	-	-	-	-	-	-	Non-delivery versus payment	2.	
	Total	-	-	-	-	-	-	Total		
5. Eksposur Sekuritisasi / Securitisation Exposures									(dalam jutaan Rupiah / in million Rupiah)	
No	Jenis Transaksi	30 Juni / June 2021		30 Juni / June 2020		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 atas Eksposur Sekuritisasi yang dihitung dengan Metode External Rating Base Approach (ERBA)	-	-	-	-	RWA on Securitization Exposure calculated by External Rating Base Approach (ERBA) Method	1.			
2.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standardized Approach (SA) persyaratan	-	-	-	-	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 Reduction Factor	3.			
	Total	-	-	-	-	Total				
6. Eksposur Derivatif / Derivative Exposure									(dalam jutaan Rupiah / in million Rupiah)	
No	Kategori / Category	30 Juni / June 2021		30 Juni / June 2020		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 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 Banks and International Institute	3			
4.	Tagihan kepada Bank	1.044.742	406.528	1.054.208	344.904	Claims on Bank	4			
	a. Tagihan Jangka Pendek	56.326	11.295	149.692	46.682	Short Term a.				
	b. Tagihan Jangka Panjang	988.416	395.233	904.516	298.222	Long Term b.				
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5			
6.	Tagihan Kepada Korporasi	1.228.234	1.203.112	1.696.922	1.668.564	Claims on Corporate	6			
7.	Eksposur tertimbang dari Credit Valuation Adjustment (CVA risk weighted assets)	883.983	674.238,17	840.164	840.164	Weighted exposure of Credit Valuation Adjustment (CVA risk weighted assets)	7			
	Total	2.272.976	2.283.879	2.751.130	2.853.633	Total				
7. Total Pengukuran Risiko Kredit (+2+3+4+5+6) / Total Credit Risk Measurement (+2+3+4+5+6)									(dalam jutaan Rupiah / in million Rupiah)	
TOTAL ATMR RISIKO KREDIT		(A)	108.212.836	125.569.714	TOTAL CREDIT RISK RWA					
FAKTOR PENGURANG ATMR RISIKO KREDIT:					RWA CREDIT RISK DEDUCTION FACTOR:					
Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit		(B)			The difference between PPKA's general reserves on productive assets that must be calculated and 1.25% RWA for Credit Risk					
TOTAL ATMR RISIKO KREDIT (A) - (B)		(C)	108.212.836	125.569.714	TOTAL CREDIT RISK RWA (A) - (B)					
TOTAL FAKTOR PENGURANG MODAL		(D)			TOTAL CAPITAL DEDUCTION FACTOR					

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

1. **Exposure Aset di laporan posisi keuangan, kecuali exposure sekuritisasi / Asset Exposures in Balance Sheets, except securitization exposure** (dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2021			30 Juni / June 2020			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Tagihan Kepada Pemerintah	30.044.933	-	-	23.214.362	-	-	Claims on sovereign	1
	a. Tagihan Kepada Pemerintah Indonesia	30.044.933	-	-	23.214.362	-	-	Claims on Indonesian sovereign a.	
	b. Tagihan Kepada Pemerintah Negara Lain	-	-	-	-	-	-	Claims on Other sovereign b.	
2	Tagihan Kepada Entitas Sektor Publik	15.449.951	8.112.727	8.112.727	14.384.785	7.072.072	7.072.072	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	3.620.001	1.382.701	1.382.701	3.058.435	1.150.829	1.150.829	Claims on Bank	4
	a. Tagihan Jangka Pendek	2.078.376	564.251	564.251	1.558.436	434.571	434.571	Short Term a.	
	b. Tagihan Jangka Panjang	1.541.625	818.450	818.450	1.499.999	716.257	716.257	Long Term b.	
5	Kredit Beragun Rumah Tinggal	331	116	116	-	125	125	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	28.532.752	14.266.376	14.266.376	34.003.343	17.001.672	17.001.672	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	12.173.472	9.130.104	9.130.104	11.687.983	8.765.894	8.765.894	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	78.087.713	72.187.319	72.187.319	69.658.780	81.752.283	79.788.111	Claims on Corporate	9
10	Tagihan yang telah jatuh tempo	531.438	796.681	796.681	615.131	922.585	922.585	Past due claims	10
	a. Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Credit with Residential House Collateral a.	
	b. Selain Kredit Beragun Rumah Tinggal	531.438	796.681	796.681	615.131	922.585	922.585	Other than Credit with Residential House Collateral b.	
11	Aset Lainnya	6.505.056	-	-	7.329.457	-	-	Other Assets	11
	a. Uang tunai, emas, dan commemorative coin	2.022.997	-	-	2.088.750	-	-	Cash, gold, and commemorative coin a.	
	b. Penyertaan (selain yang menjadi faktor pengurang modal)	22.522	-	33.783	22.522	-	33.783	Investment (other than the capital reduction factor) b.	
	1) Penyertaan modal sementara dalam rangka restrukturisasi kredit	-	-	-	-	-	-	Temporary capital investment in the framework of credit restructuring 1)	
	2) Penyertaan kepada perusahaan keuangan yang tidak terdaftar di bursa	22.522	-	33.783	22.522	-	33.783	Participation in financial companies not listed on the exchange 2)	
	3) Penyertaan kepada perusahaan keuangan yang terdaftar di bursa	-	-	-	-	-	-	Participation in financial companies listed on the exchange 3)	
	c. Aset tetap dan inventaris neto	2.218.361	-	2.218.361	2.527.293	-	2.527.293	Fixed assets and net inventories c.	
	d. Agunan Yang Diambil Alih (AYDA)	3.975	-	5.963	37.310	-	55.965	Foreclosed Collateral (AYDA) d.	
	e. Antar kantor neto	2.237.201	-	-	2.653.582	-	-	Inter Office Assets e.	
	f. Lainnya	2.237.201	-	-	2.653.582	-	-	Others f.	
	Total	174.945.645	105.876.623	103.369.317	184.152.633	116.665.552	119.969.638	Total	

2. **Exposure Kewajiban Komitmen/ Kontinjensi pada Transaksi Rekening Administratif, kecuali exposure sekuritisasi / Off Balance Sheet Exposures, except securitization exposure** (dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2021			30 Juni / June 2020			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	Claims on sovereign	1
	a. Tagihan Kepada Pemerintah Indonesia	-	-	-	-	-	-	Claims on Indonesian sovereign a.	
	b. Tagihan Kepada Pemerintah Negara Lain	-	-	-	-	-	-	Claims on Other sovereign b.	
2	Tagihan Kepada Entitas Sektor Publik	1.821.795	687.397	687.397	591.466	295.733	295.733	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	-	-	-	-	-	-	Claims on Bank	4
	a. Tagihan Jangka Pendek	-	-	-	-	-	-	Short Term a.	
	b. Tagihan Jangka Panjang	-	-	-	-	-	-	Long Term b.	
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	16.650	12.488	12.488	1.750	1.313	1.313	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	9.458.054	8.926.618	7.354.205	12.113.856	11.338.218	9.181.816	Claims on Corporate	9
10	Tagihan yang telah jatuh tempo	-	-	-	-	-	-	Past due claims	10
	a. Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Credit with Residential House Collateral a.	
	b. Selain Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Other than Credit with Residential House Collateral b.	
	Total	11.296.499	9.626.503	8.054.090	12.707.072	11.635.264	9.478.862	Total	

3. **Exposure yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan (Counterparty Credit Risk)/Exposures That Caused Credit Risk due to Failure of The Opposing Party** (dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2021			30 Juni / June 2020			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	Claims on sovereign	1
	a. Tagihan Kepada Pemerintah Indonesia	-	-	-	-	-	-	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 Banks and International Institute	3
4	Tagihan Kepada Bank	-	-	-	-	-	-	Claims on Bank	4
	a. Tagihan Jangka Pendek	-	-	-	-	-	-	Short Term a.	
	b. Tagihan Jangka Panjang	-	-	-	-	-	-	Long Term b.	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5
6	Tagihan kepada Korporasi	-	-	-	-	-	-	Claims on Corporate	6
	Total	-	-	-	-	-	-	Total	

4. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk) / Exposures That Caused Credit Risk due to Settlement Failure (dalam jutaan Rupiah / in million Rupiah)

No	Jenis Transaksi	30 Juni / June 2021			30 Juni / June 2020			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.	Delivery versus payment	-	-	-	-	-	-	Delivery versus payment	1.
	a. Beban Modal 8% (6-15 hari)	-	-	-	-	-	-	a. 8% capital charge (6-15 days)	
	b. Beban Modal 50% (16-30 hari)	-	-	-	-	-	-	b. 50% capital charge (16-30 days)	
	c. Beban Modal 75% (31-45 hari)	-	-	-	-	-	-	c. 75% capital charge (31-45 days)	
	d. Beban Modal 100% (lebih dari 45 hari)	-	-	-	-	-	-	d. 100% capital charge (more than 45 days)	
2.	Non-delivery versus payment	-	-	-	-	-	-	Non delivery versus payment	2.
	Total	-	-	-	-	-	-	Total	

5. Eksposur Sekuritisasi / Securitisation Exposures (dalam jutaan Rupiah / in million Rupiah)

No	Jenis Transaksi	30 Juni / June 2021		30 Juni / June 2020		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 atas Eksposur Sekuritisasi yang dihitung dengan Metode External Rating Base Approach (ERBA)	-	-	-	-	RWA on Securitization Exposure calculated by External Rating Base Approach (ERBA) Method	1.
2.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standardized Approach (SA) persyaratan	-	-	-	-	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 Reduction Factor	3.
	Total	-	-	-	-	Total	

6. Eksposur Derivatif / Derivative Exposure (dalam jutaan Rupiah / in million Rupiah)

No	Kategori / Category	30 Juni / June 2021		30 Juni / June 2020		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 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 Banks and International Institute	3
4.	Tagihan kepada Bank	1.044.742	406.528	1.054.208	344.904	Claims on Bank	4
	a. Tagihan Jangka Pendek	56.326	11.295	149.692	46.682	Short Term a.	
	b. Tagihan Jangka Panjang	988.416	395.233	904.516	298.222	Long Term b.	
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5
6.	Tagihan Kepada Korporasi	1.228.234	1.203.112	1.696.922	1.668.564	Claims on Corporate	6
7.	Eksposur tertimbang dari Credit Valuation Adjustment (CVA risk w eighted assets)	-	674.238	-	840.164	Weighted exposure of Credit Valuation Adjustment (CVA risk w eighted assets)	7
	Total	2.272.976	2.283.879	2.751.131	2.853.633	Total	

7. Total Pengukuran Risiko Kredit (+2+3+4+5+6) / Total Credit Risk Measurement (+2+3+4+5+6) (dalam jutaan Rupiah / in million Rupiah)

	30 Juni / June 2021	30 Juni / June 2020	
TOTAL ATMR RISIKO KREDIT	(A) 113.707.286	132.302.133	TOTAL CREDIT RISK RWA
FAKTOR PENGURANG ATMR RISIKO KREDIT: Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit	(B)		RWA CREDIT RISK DEDUCTION FACTOR: The difference between PPKA's general reserves on productive assets that must be calculated and 1.25% RWA for Credit Risk
TOTAL ATMR RISIKO KREDIT (A) - (B)	(C) 113.707.286	132.302.133	TOTAL CREDIT RISK RWA (A) - (B)
TOTAL FAKTOR PENGURANG MODAL	(D)		TOTAL CAPITAL DEDUCTION FACTOR

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 used for regulatory EAD calculation	Nett receivable	RWA
1 SA-CCR (for derivative)	532.853.123.624	1.090.700.955.334		1,4	2.272.975.710.541	
2 Model internal method (for derivative and SFT)					N/A	N/A
3 Simple approach for credit risk mitigation for SFT)					N/A	N/A
4 Comprehensive approach for credit risk mitigation for SFT)						
5 VaR for SFT					N/A	N/A
6 Total						

13. CAPITAL CHARGE FOR CREDIT VALUATION ADJUSTMENT (CCR2)

	a	b
	Nett Receivable	RWA
Total portfolios based on <i>Advanced CVA capital charge</i>	N/A	N/A
1 (i) component of VaR (include 3× multiplier)		N/A
2 (ii) component of <i>Stressed VaR</i> (include 3× multiplier)		N/A
3 Portfolio as <i>Standardised CVA Capital Charge</i>	674.238.170.824	
4 Total CVA Capital Charge	674.238.170.824	

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

Risk Weight	a	b	c	d	e	f	g	h	i
Portfolio Category	0%	10%	20%	50%	75%	100%	150%	Lainnya	Total Tagihan Bersih
Indonesia									
Claims on Sovereign									
Claims on Public Sector Entity									
Claims on Multilateral Development Banks and International Institute									
Claims on Bank			430.621.945.505	587.431.569.849		26.688.261.079			1.044.741.776.434
Claims on Security Company									
Claims on Corporate			27.027.291.141	6.999.394.888		1.194.207.248.079			1.228.233.934.108
Claims on Micro, Small and Retail Portfolio									
Other assets									
Total			457.649.236.646	594.430.964.737		1.220.895.509.158			2.272.975.710.541

Note: The report in CCR 3 table is an amendment. The amendment in the portfolio category of "Claim on Bank", which previously listed on "Claim on Sovereign" in June 2021 report.

15. NET DERIVATIVE LOANS (CCR6)

	a	b
	<i>Protection bought</i>	<i>Protection sold</i>
Notional Amount	<i>NULL</i>	<i>NULL</i>
<i>Single-name credit default swaps</i>		
<i>Index credit default swaps</i>		
<i>Total return swaps</i>		
<i>Credit options</i>		
<i>Other Credit Derivatif</i>		
Total of Notional Amount	<i>NULL</i>	<i>NULL</i>
Fair value	<i>NULL</i>	<i>NULL</i>
<i>Positive fair value (asset)</i>		
<i>Negative fair value (liabilities)</i>		

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