

# **CREDIT RISK EXPOSURE DISCLOSURE**

# **31 December 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)

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					2021 / 31 Desember 2021					31 Desember 2020 /					
No	Kategori Portofolio		Tagihan Bersi	ih Berdasarkan Wi	layah / Net claims based on	geographic area			Tagihan Bersih Be	rdasarkan Wilayah	Net claims based of	on geographic area		Portfolio Category	No.
NO.	Kategori Fortolollo	JAWA/ JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA/ JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	Fortiono Category	NO.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)
1	Tagihan Kepada Pemerintah	38.481.878	-		-		38.481.878	30.515.454		-			30.515.454	Claims on sovereign	a 1
2	Tagihan Kepada Entitas Sektor Publik	9.386.716		2.136.940		56	11.523.712	12.531.332		2.588.101		2.767	15.122.200	Claims on Public Sector Entity	y 2
-	Tagihan Kepada Bank Pembangunan Multilateral													Claims on Multilateral Development Banks and	d a
3	dan Lembaga Internasional		-		-							-		International Institute	e o
4	Tagihan Kepada Bank	4.239.571	-	-	-	1.372.514	5.612.085	2.848.661	-	-	-	940.816	3.789.477	Claims on Bank	< 4
5	Kredit Beragun Rumah Tinggal	94	225	-	-	-	319	99	117	-	128	-	344	Secured by Residential Property	y 5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	e 6
7	Kredit Pegawai/Pensiunan	13.178.011	1.869.757	5.222.077	5.934.662	-	26.204.507	15.311.937	1.856.571	7.691.761	7.298.647	-	32.158.916	Pensioners/Other institutions' employees loans	s 7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	1.213.647	138.263	530.260	361.096	-	2.243.266	1.334.555	47.654	417.547	183.268	-	1.983.024	Claims on Micro, Small and Retail Portfolio	9 8
	Tagihan kepada Korporasi	82.045.562	181.820	5.314.750	5.924.384	378.717	93.845.233	80.533.772	219.133	6.125.104	4.923.565	282.435	92.084.009	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	189.285	14.316	86.613	38.618		328.832	204.258	7.632	110.837	52.107		374.834	Past due claims	s 10
	Aset Lainnya	5.009.331	-	-			5.009.331	5.736.530		-			5.736.530	Other assets	s 11
	Total	153.744.095	2.204.381	13.290.640	12.258.760	1.751.287	183.249.163	149.016.598	2.131.107	16.933.350	12.457.715	1.226.018	181.764.788	Total	1

## 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

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					21 / 31 Desember 202					31 Desember 2020 /					
No	Kategori Portofolio		Tagihan Bersih Be	erdasarkan Wilay	ah / Net claims based	d on geographic area			Tagihan Bersih Ber	dasarkan Wilayah /	Net claims based of	on geographic area		Portfolio Category	No.
NO.	Kategori Fortolollo	JAWA/ JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA/ JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	Fortiono Category	NO.
(1)	(2)	(3)	(4)	(5)	(6)		(7)	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)
1	Tagihan Kepada Pemerintah	45.091.841	-	-	-	-	45.091.841	35.969.438	-	-		-	35.969.438	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	9.664.963	-	2.136.940	-	56	11.801.959	12.709.545	-	2.588.101	-	2.767	15.300.413	Claims on Public Sector Entity	2
	Tagihan Kepada Bank Pembangunan													Claims on Multilateral Development Banks and	2
3	Multilateral dan Lembaga Internasional			-	- 1	-	-		-	•			•	International Institute	٠ ا
4	Tagihan Kepada Bank	4.456.059	-	-	-	1.372.514	5.828.573	3.096.720	-	-	-	940.816	4.037.536	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	94	225	-		-	319	99	117	-	128	-	344	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	13.178.011	1.869.757	5.222.077	5.934.662	-	26.204.507	15.311.937	1.856.571	7.691.761	7.298.647	-	32.158.916	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	7.919.799	500.285	2.831.278	815.371	-	12.066.733	7.428.796	361.046	2.406.560	537.170	-	10.733.572	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	82.055.731	181.820	5.314.750	5.924.384	378.717	93.855.402	80.542.004	219.133	6.125.104	4.923.565	282.435	92.092.241	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	202.395	15.685	90.157	39.402	-	347.639	206.037	7.751	111.184	52.206	-	377.178	Past due claims	10
	Aset Lainnya	5.905.738	42.187	283.911	80.159	-	6.311.995	6.785.044	42.549	334.912	68.856	-	7.231.361	Other assets	11
	Total	168.474.631	2.609.959	15.879.113	12.793.978	1.751.287	201.508.968	162.049.620	2.487.167	19.257.622	12.880.572	1.226.018	197.900.999	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)

														(dalam jutaan Rupian / in million i	(upiaii)
					r 2021 / 31 December 2021					31 Desember 2020 /					
			Tag	jihan bersih berda	asarkan sisa jangka waktu kor	ntrak /			Tagihan b	persih berdasarkan	sisa jangka waktu	kontrak /			
No.	Kategori Portofolio	< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3 -5 tahun / 3 - 5 year	> 5 thn / > 5 year	TANPA KONTRAKINON CONTRACTUAL	Total	< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3 -5 tahun / 3 - 5 year	> 5 thn / > 5 year	TANPA KONTRAKINON CONTRACTUAL	Total	Portfolio Category	No.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)
1	Tagihan Kepada Pemerintah	38.476.606	5.272	-			38.481.878	30.515.454	-			-	30.515.454	Claims on sovereign	
2	Tagihan Kepada Entitas Sektor Publik	2.237.374	3.279.477	3.991.831	2.015.030		11.523.712	2.974.568	4.549.720	7.273.431	324.481	-	15.122.200	Claims on Public Sector Entity	2
2	Tagihan Kepada Bank Pembangunan Multilateral													Claims on Multilateral Development Banks and	2
3	dan Lembaga Internasional	1	1	1	=		-	-	-	-	•	·	-	International Institute	3
4	Tagihan Kepada Bank	2.990.251	632.491	384.069	179.074	1.426.200	5.612.085	1.692.431	1.000.483	636.217	40.842	419.504	3.789.477	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	105	214	-	-	-	319	117	227	-	-	-	344	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	20.067.318	6.137.189	-	-		26.204.507	23.034.449	9.124.467			-	32.158.916	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	1.645.894	597.372	-	-	-	2.243.266	1.981.670	1.354	-		-	1.983.024	Claims on Micro, Small and Retail Portfolio	8
	Tagihan kepada Korporasi	40.382.270	29.047.644	19.459.649	4.955.670	-	93.845.233	32.075.501	32.257.635	15.132.929	12.617.944	-	92.084.009	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	298.817	30.015	-	-	-	328.832	323.969	50.865	-	-	-	374.834	Past due claims	10
	Aset Lainnya	5.009.331	-	-	=	-	5.009.331	5.736.530	-	-	-	-	5.736.530	Other assets	11
	Total	111.107.966	39.729.674	23.835.549	7.149.774	1.426.200	183.249.163	98.334.689	46.984.751	23.042.577	12.983.267	419.504	181.764.788	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

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			31	Desember 2021	/ 31 December 20:	21				31 Desember 2020 / 3	31 December 2020				
					sisa jangka wak					bersih berdasarkan s					
No.	Kategori Portofolio		Net clair	ns based on resi	dual contractual r	naturity			Net cl	laims based on resid	ual contractual ma	turity		Portfolio Category	No.
	natogon i orionorio	< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3 -5 tahun / 3 - 5 year	> 5 thn / > 5 year	TANPA KONTRAKINON CONTRACTUAL	Total	< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3 -5 tahun / 3 - 5 year	> 5 thn / > 5 year	TANPA KONTRAKINON CONTRACTUAL	Total	r ordene catagory	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)
1	Tagihan Kepada Pemerintah	42.071.075	1.929.055	676.273		415.438	45.091.841	34.523.281	688.968	378.718	-	378.471	35.969.438	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	2.515.621	3.279.477	3.991.831	2.015.030	-	11.801.959	3.152.781	4.549.720	7.273.431	324.481	-	15.300.413	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-			-	-	-		-		-		Claims on Multilateral Development Banks and International Institute	
4	Tagihan Kepada Bank	3.107.449	725.399	384.069	179.074	1.432.582	5.828.573	1.692.431	1.000.483	636.217	40.842	667.563	4.037.536	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	105	214	-	-	-	319	117	227	-	-	-	344	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-		-	-	-		-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	20.067.318	6.137.189			-	26.204.507	23.034.449	9.124.467	-		-	32.158.916	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	8.910.356	3.156.377	-		-	12.066.733	8.256.826	2.476.746	-	-	-	10.733.572	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	40.382.726	29.057.357	19.459.649	4.955.670	-	93.855.402	32.078.108	32.263.260	15.132.929	12.617.944	-	92.092.241	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	317.302	30.337	-		-	347.639	326.206	50.972	-	-		377.178	Past due claims	10
11	Aset Lainnya	5.009.331	-	-	-	1.302.664	6.311.995	5.736.530	-	-	-	1.494.831	7.231.361	Other assets	11
	Total	122.381.283	44.315.405	24.511.822	7.149.774	3.150.684	201.508.968	108.800.729	50.154.843	23.421.295	12.983.267	2.540.865	197.900.999	Total	



#### 3. NET CLAIMS DISCLOSURES BASED ON ECONOMIC SECTOR

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

(dalam jutaan Rupiah / in million Rupiah Tagihan Kepada Banl Pembangunan Multilateral dan Tagihan Kepada Usaha Mikro, Usaha Kecil dan Kredit Beragu Properti Komersial / Claims secure by Commercia Kredit Beragun Rumah Tinggal Claims secured by Residential Tagihan kepada Korporasi i Claims on Corporate Tagihan Kepada Entitas Sektor Kredit Pegawai/ Tagihan yang Telah Jatuh Tagihan Kepada merintah / Claims on Lembaga agihan Kepad Bank / Claims Pensiunan / ensioners/Othe institutions' Aset Lainnya / Sektor Ekonomi ublik / Claims o sional / Claims Portofolio Ritel Economic Sector Tempo / Pass due claims on Multilateral Development Banks sovereign Entity Real Estate and International Portfolio (1) (3) (4) (5) (6) (7) (8) (9) (10) (11) (12) (13) (1) (2) (2) Desember 2021 December 2021 Pertanian, Kehutanan, dan Pertambangan dan Penggalian Industri pengolahan 1.146.804 Agriculture, forestry and fisheries Mining and excavation Manufacturing dan Perikanar 8.326 1.712.156 67.957 29.502.043 57.759 ent of Electricity, Gas, Stean 4 Pengadaan Listrik, Gas, Uap/Air Pana 4.645.809 981 1.354.910 426 / Hot Water and Cold Air Water Management, WasteWater Management, Waste Management and 5 Pengelolaan Air, Pengelolaan Air Limb 6 Konstruksi 3.978.955 4.617 2.003.514 8.752 Construction Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles 229.657 17.621.815 130.447 Perdagangan besar dan eceran; Repa 8 Pengangkutan dan Pergudangan 8.653.255 Transportation and Warehousing Provision of Accommodation and Provision of Drinking Food 9 Penyediaan Akomodasi dan Penyedia 18,584 108.197 42 10 Informasi dan Komunikasi Information and Communication 11 Aktivitas Keuangan dan Asuransi 12 Real Estat 24.726.640 4.816.325 1.811 8 490 Financial and Insurance Activities Real Estate Professional, Scientific, and Technical 13 Aktivitas Profesi, Ilmiah, dan Teknis Activities
Rental and Rental Activities Without Aktivitas Penyewaan dan Sewa Guna Option Rights, Employment, Travel Agents, and Other Business Support Government, Defense and Compulsory 15 Administrasi Pemerintahan, Pertahan: 135 Social Security Administration 16 Pendidikan 5.815 517 Education Human Health Activities and Social 17 Aktivitas Kasahatan Manusia dan Akt 53 715 61 273 1 121 18 Kesenian, Hiburan, dan Rekreasi 25.948 Arts, Entertainment and Recreation 19 Aktivitas Jasa Lainnya 20 Aktivitas Rumah Tangga sebagai Pen Other Service Activities
Household Activities as An Employer
Activities of the International Agency
and Other Extra International Agency 17 954 319 26.204.507 1 763 468 110.271 21 Aktivitas Badan Internasional dan Bad 1.854 405.650 2.442 21 22 Bukan Lapangan Usaha 23 Lainnya 60.319,00 15.524,00 756.00 Not a Business Field 13 755 238 795 760 5 009 331 Lainnya Total 38.481.878 11.523.712 5.612.085 319 26.204.507 2.243.266 93.845.233 328.832 5.009.331 Total Desember 2020 December 2020 74.371 1 Pertanian, Kehutanan, dan Perikana 1.232.597 46.018 515 Agriculture, forestry and fisheries Mining and excavation

Manufacturing

rocurement of Electricity, Gas, Steam Pertambangan dan Penggalian
 Industri pengolahan 2.651.773 31.838.494 2.183.074 6.378 108.874 58.659 4 Pengadaan Listrik, Gas, Uap/Air Pana 6.005.363 99 473 1.393.051 / Hot Water and Cold Air Water Management, WasteWater Management, Waste Management and Recycling 5 Pengelolaan Air, Pengelolaan Air Limb 6 Konstruksi 4.780.186 5.674 1.492.116 19.968 Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles Perdagangan besar dan eceran; Repa 45.521 416.703 16.190.596 134.167 Transportation and Warehousing 750.000 9.072.486 8 Pengangkutan dan Pergudangan ision of Accommodation and Provision of Drinking Food 9 Penyediaan Akomodasi dan Penyedia 16.244 53.927 132.076 695 9 10 Informasi dan Komunikasi Information and Communication 19.216.855 6.452.398 11 Aktivitas Keuangan dan Asuransi 12 Real Estat 19.604.666 170.956 3.389.752 12.180 2.632 1.122 Financial and Insurance Activities Real Estate Professional, Scientific, and Technical 13 Aktivitas Profesi, Ilmiah, dan Teknis Activities Rental and Rental Activities Withou 14 Aktivitas Penyewaan dan Sewa Guna Option Rights, Employment, Travel Agents, and Other Business Support Government Defense and Compulsory 15 Administrasi Pemerintahan, Pertahan 999 74 Social Security Administration 16 Pendidikan 14.966 1.433 366 Education Human Health Activities and Social 17 Aktivitas Kesehatan Manusia dan Akt 155.413 86.013 7.135 ruman reann Activities and Social
Activities
Arts, Entertainment and Recreation
Other Service Activities
Household Activities as An Employer
Activities of the International Agency
and Other Extra International Agency
Net 18 Kesenian, Hiburan, dan Rekreasi 19 Aktivitas Jasa Lainnya 56.058 964.032 144.784 20 Aktivitas Rumah Tangga sebagai Pem 344 32.031.041 5.344 21 Aktivitas Badan Internasional dan Bad 1.207 3.134 560.010 3.475 21 22 Bukan Lapangan Usaha 147 3.948 Not a Business Field 22 180.389 399.725 3.789.477 344 374.834



# 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

Total

35,969,438

15.300.413

4.037.536

(dalam jutaan Rupiah / in million Rupiah) Kredit Beragun Rumah Tinggal / Claims secured Sektor Ekonomi Tagihan Kepada Tagihan Kepada Entitas Sektor Bank Pembangunan Bank / Claims Tagihan Kepada Usaha Mikro, Tagihan kepada Aset Lainnya / Economic Sector orporasi / Claims Properti Claims on ublik / Claims on Multilateral dan on Bank Komersial / Pensioners/Other Usaha Kecil dar on Corporate Tempo / Past Public Sector Lembaga by Residential Claims secured Portofolio Ritel / Entity by Commercial Claims on Micro Internasional / Property employees loans Claims on Real Estate Small and Retail elopment Bank (1) (3) (4) (5) (6) (7) (8) (9) (10) (11) (12) (13) Desember 2021 Desember 2021 1 146 804 256 561 5 405 874 1 Pertanian, Kehutanan, dan Perikanar 9 066 Agriculture, forestry and fisherie 2 Pertambangan dan Penggalian 1.109 5.126.997 Mining and excavation 2 1.712.156 3 Industri pengolahan 319,485 29.502.043 58.228 Manufacturing 3 981 4 Pengadaan Listrik, Gas, Uap/Air Panas dan Udar 4.645.809 1.354.910 426 / Hot Water and Cold Air Water Management, WasteWater Management, Waste Management and Pengelolaan Air, Pengelolaan Air Limbah, Pengel 3.978.955 4.617 2.003.514 6 Konstruksi Wholesale and retail trading; Repair and Perdagangan besar dan eceran; Reparasi dan Pe 9.060.732 17.621.815 146.954 Maintenance of Cars and Motorcycles 8 Pengangkutan dan Pergudangan 8.653.255 Transportation and Warehousing 8 Provision of Accommodation an 9 Penyediaan Akomodasi dan Penyediaan Makan M 41.342 108.197 209 Provision of Drinking Food 10 Informasi dan Komunikasi 87 11 Aktivitas Keuangan dan Asuransi 24.726.639 30.107 4 816 325 1.814 16.786.704 8 496 Financial and Insurance Activities 11 12 Real Estat 9.881 109 6.761.549 Real Estate 12 Professional, Scientific, and Technical Aktivitas Profesi, Ilmiah, dan Teknis Activities
Rental and Rental Activities Without Aktivitas Penyewaan dan Sewa Guna Usaha Tan 779 Option Rights, Employment, Travel Agents, and Other Business Support 15 Administrasi Pemerintahan, Pertahanan, dan Jan 135 Social Security Administration 16 Pendidikan 5.815 Education Human Health Activities and Social 17 Aktivitas Kesehatan Manusia dan Aktivitas Sosial 54.208 61.273 1.123 Activities 18 Kesenian, Hiburan, dan Rekreasi 11 110 25 948 40 Arts Entertainment and Recreation 19 Aktivitas Jasa Lainnya Other Service Activities 19 20 Aktivitas Rumah Tangga sebagai Pemberi Kerja 26.204.507 2.242.969 17.954 111.137 Household Activities as An Employer 20 Activities of the International Agency 21 21 Aktivitas Badan Internasional dan Badan Ekstra Ir 1.854 405.650 2.442 and Other Extra International Agency 22 Bukan Lapangan Usaha 60.410 15.524 756 Not a Business Field 22 23 Lainnya 20 365 202 278 247 1 012 248 241 3 678 6 311 995 Others 23 26.204.507 Total 11.801.959 12.066.733 93.855.402 347.639 5.828.573 319 Desember 2020 December 2020 Pertanian, Kehutanan, dan Perikanan Pertamb<u>angan dan Penggalian</u> 46.018 717.323 2.924.782 657 Agriculture, forestry and fisheries Mining and excavation 3 Industri pengolahan 2.183.074 6.378 Manufacturing 3
Procurement of Electricity, Gas, Steam 6.005.363 473 1.393.051 4 Pengadaan Listrik, Gas, Uap/Air Panas dan Udar 99 / Hot Water and Cold Air Water Management, WasteWater Pengelolaan Air, Pengelolaan Air Limbah, Penge Management, Waste Management and 4.780.186 5.674 1.492.116 19.968 6 Konstruksi Wholesale and retail trading; Repair and 45.521 7.700.795 16.190.596 136,139 Perdagangan besar dan eceran; Reparasi dan Pe Maintenance of Cars and Motorcycles 8 Pengangkutan dan Pergudangan 750.000 10.706 9.072.486 Transportation and Warehousing 8 Provision of Accommodation and 9 Penyediaan Akomodasi dan Penyediaan Makan M 16.244 183.229 132.076 758 Provision of Drinking Food 10 Informasi dan Komunikasi Information and Communication 19 604 666 170 956 3 389 752 19 225 087 11 Aktivitas Keuangan dan Asuransi 12.180 2 912 1.122 Financial and Insurance Activities 12 Real Estat 24 3.956 6.452.398 Real Estate 12 Professional, Scientific, and Technical 13 Aktivitas Profesi, Ilmiah, dan Teknis Activities Rental and Rental Activities Without 14 Aktivitas Penyewaan dan Sewa Guna Usaha Tan Option Rights, Employment, Travel Agents, and Other Business Support Government, Defense and Compulsory 74 15 Administrasi Pemerintahan, Pertahanan, dan Jan 999 Social Security Administration 16 Pendidikan 81 14.966 1.433 366 Education 16 Human Health Activities and Social 17 Aktivitas Kesehatan Manusia dan Aktivitas Sosia 86.013 7.136 Activities 18 Kesenian, Hiburan, dan Rekreasi 34.879 56.058 12 Arts, Entertainment and Recreation 19 Aktivitas Jasa Lainnya Other Service Activities 1 369 403 5 344 20 Aktivitas Rumah Tangga sebagai Pemberi Kerja 344 32 031 041 144 883 Household Activities as An Employer Activities of the International Agency 21 21 Aktivitas Badan Internasional dan Badan Ekstra li 1.207 3.134 560.010 3.475 and Other Extra International Agency 22 Bukan Lapangan Usaha 147 180.453 3.948 Not a Business Field 22 23 Lainnya

32.158.916

10.733.572

92.092.241

377.178



# 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)

				30 Desember 202	1 / 30 December 2021					30 Desember 2020 /	30 December 2020				
No	Keterangan			Wilayah / G	eographic Area					Wilayah / Geo	graphic Area			Description	No
NO.	Reterangan	JAWA / JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA / JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	Description	No.
(1)	(2)	(3)	(4)	(5)	(6)		(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)	(1)
1	Tagihan	145.808.648	2.219.235	13.355.025	12.322.370	1.098.980	174.804.258	135.570.932	2.139.866	16.328.283	12.519.933	849.388	167.408.402	Gross claims	1
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan 3)													Impaired claims	2
	a. Belum jatuh tempo	1.845.577	29.282	539.944	82.418	-	2.497.221	731.635	15.665	222.929	101.993	-	1.072.222	a. Not yet matured	
	b. Telah jatuh tempo	64.833	-	46.037	19.202	-	130.072	157.535	8	5.425	8.376	-	171.344	b. Matured	
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1	344.277	43.910	81.360	86.114		555.661	433.631,00	45.224,00	87.947,00	111.793,00	50,00	678.645	Allowance for impairment losses - Stage 1	3
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2	263.234	22.596	46.011	20.245	-	352.086	498.993,00	83.697,00	216.105,00	41.808,00		840.603	Allowance for impairment losses - Stage 2	4
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3	1.742.427	79.829	527.524	58.328	-	2.408.108	844.946,00	65.142,00	136.156,00	51.857,00		1.098.101	Allowance for impairment losses - Stage 3	5
	Tagihan yang dihapus buku	2.907.019	274.166	1.148.655	388.067		4.717.907	3.161.546	277.531	1.152.052	354.082		4.945.211	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

					/ 30 December 2021					30 Desember 2020 /					
No	Keterangan			Wilayah / G	eographic Area					Wilayah / Geo	graphic Area			Description	No.
NO.	Keterangan	JAWA / JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA / JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	Description	NO.
(1)	(2)	(3)	(4)	(5)	(6)		(7)	(3)	(4)	(5)	(6)		(7)	(2)	(1)
1	Tagihan	161.113.219	2.649.347	16.018.309	12.883.473	1.098.980	193.763.328	149.254.810	2.523.628	18.792.133	12.974.144	849.388	184.394.103	Gross claims	s 1
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan 3)													Impaired claims	s 2
	a. Belum jatuh tempo	1.845.577	29.282	539.944	82.418		2.497.221	731.635	15.665	222.929	101.993		1.072.222	a. Not yet matured	d
	b. Telah jatuh tempo	254.623	12.209	82.144	28.361	-	377.337	291.461	6.897	39.319	15.752	-	353.429	b. Matured	d
3	Cadangan kerugian penurunan nilai (CKPN) - Stage	918.313	68.443	156.171	111.999	-	1.254.926	1.084.487,00	72.927,00	227.525,00	143.146,00	50,00	1.528.135	Allowance for impairment losses - Stage 1	1 3
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2	263.234	22.596	46.011	20.245	-	352.086	498.993,00	83.697,00	216.105,00	41.808,00	-	840.603	Allowance for impairment losses - Stage 2	2 4
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3	1.742.427	79.829	527.524	58.328	-	2.408.108	844.946,00	65.142,00	136.156,00	51.857,00	-	1.098.101	Allowance for impairment losses - Stage 3	3 5
6	Tagihan yang dihapus buku	4.243.886	359.494	1.460.838	501.289	-	6.565.507	3.837.698	327.298	1.330.794	433.998	-	5.929.788	Amounts written-off	ff 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

No.	Sektor Ekonomi	Tagihan / Claims	Tagihan yang Penuruna <i>Impaired</i>	n Nilai / claims	Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for	Tagihan yang dihapus buku / Amounts	Economic Sector	N
			Belum Jatuh Tempo / Not yet matured	Telah jatuh tempo / Matured	impairment losses - Stage 1	impairment losses - Stage 2	impairment losses - Stage 3	Written-Off		
(1)	(2) Desember 2021	(3)	(4)	(5)		(6)	(7)	(8)	(2)	-(
1	Pertanian, Kehutanan, dan Perikanan	6.601.119	14.895	_	6.030	3.578	6.905	15.211	December 2021 Agriculture, forestry and fisherie	
2	Pertambangan dan Penggalian	4.018.722	69	-	2.327	3.550	69	5.652	Mining and excavatio	
	Industri pengolahan	29.062.512	575.787	48.800	102.876	58.684	603.775	389.443	Manufacturin	g .
4	Pengadaan Listrik, Gas, Uap/Air Panas dan	5.443.158	750	-	1.907	=	3.663	2.526	Procurement of Electricity, Gas, Steam / Ho Water and Cold A Water Management, WasteWate	ir
5	Pengelolaan Air, Pengelolaan Air Limbah, Pe	-	-	-	-	-	-	-	Management, Waste Management an Recyclin	d g
6	Konstruksi	5.618.068	385.119	11.673	24.104	3.473	388.095	86.881	Constructio	
7	Perdagangan besar dan eceran; Reparasi da	17.370.788	762.507	69.453	221.810	76.806	769.523	762.570	Wholesale and retail trading; Repair an Maintenance of Cars and Motorcycle	
8	Pengangkutan dan Pergudangan	8.660.956	21.564	_	16.114	10.451	14.816	47.872	Transportation and Warehousin	
9	Penyediaan Akomodasi dan Penyediaan Ma	143.249	9.600	-	11.117	2.994	11.687	16.359	Provision of Accommodation and Provision of Drinking Foo	of d
10	Informasi dan Komunikasi	44 474 464	207.420	-	17.643	447.072	205 500	- 02 202	Information and Communicatio	
	Aktivitas Keuangan dan Asuransi Real Estat	44.174.461 5.314.097	287.436 181.211	-	17.643	117.973 4.136	285.508 175.192	83.302 47.834	Financial and Insurance Activitie Real Estat	
13	Aktivitas Profesi, Ilmiah, dan Teknis	3.314.00	-	-	-	-	-	-	Professional, Scientific, and Technica Activitie	al 1
14	Aktivitas Penyewaan dan Sewa Guna Usaha	-	-	-	-	-	-	-	Rental and Rental Activities Without Optio Rights, Employment, Travel Agents, an Other Business Suppo	d 1
15	Administrasi Pemerintahan, Pertahanan, dar Pendidikan	135 6.332	-	-	-	-	-	- 15	Government, Defense and Compulsory Social Security Administration Education	n l'
			-	-	•	-	-			
17	Aktivitas Kesehatan Manusia dan Aktivitas S	116.109	-	-	212	916	143	723	Human Health Activities and Social Activitie	s 1
18	Kesenian, Hiburan, dan Rekreasi	27.326	2.499	-	3.725	5.173	3.034	13.417	Arts, Entertainment and Recreatio	
	Aktivitas Jasa Lainnya			-	-	-	1	-	Other Service Activitie	
20 21	Aktivitas Rumah Tangga sebagai Pemberi K Aktivitas Badan Internasional dan Badan Eks	28.241.103 409.945	250.716	146	130.031	64.352	145.698	3.241.514	Household Activities as An Employe Activities of the International Agency an	d ,
22	Bukan Lapangan Usaha	35.847	5.068		_	_		4.586	Other Extra International Agenc Not a Business Fiel	y
	Lainnya	19.560.331	-	-	984	-	-	-	Other	
	Total	174.804.258	2.497.221	130.072	555.661	352.086	2.408.108	4.717.907	Tota	1
1	Desember 2020	4.278.244	821		11.045	2.080	898	04 222	December 2020	1
2	Pertanian, Kehutanan, dan Perikanan Pertambangan dan Penggalian	1.909.472	021	-	11.045	8.145	696	21.333 5.814	Agriculture, forestry and fisherie Mining and excavatio	
3	Industri pengolahan	28.768.586	116.932	55.363	122.015	123.946	154.466	385.163	Manufacturin	
4	Pengadaan Listrik, Gas, Uap/Air Panas dan	6.065.418	-	-	1.701	-	-	2.195	Procurement of Electricity, Gas, Steam / Ho Water and Cold A	ir .
5	Pengelolaan Air, Pengelolaan Air Limbah, Pe	-	-	-	-	-	-	-	Water Management, WasteWate Management, Waste Management an Recyclin	d .
6	Konstruksi	6.196.394	28.937	3.000	14.578	182.361	16.925	77.314	Constructio	n
	Perdagangan besar dan eceran; Reparasi da	15.875.335	325.177	86.836	291.702	272.021	372.902	739.245	Wholesale and retail trading; Repair an	
7	Pengangkutan dan Pergudangan	8.069.801	2.761	25.977	19.375	15.398	40.057	60.576	Maintenance of Cars and Motorcycle Transportation and Warehousin	
	Penyediaan Akomodasi dan Penyediaan Ma	210.015	1.054	25.511	5.810	10.419	8.154	21.382	Provision of Accommodation and Provision of Drinking Foo	of d
8 9		210.013	1.054		0.010				Information and Communicatio	n 1
8 9 10	Informasi dan Komunikasi	-	=	-	-	-		-		
8 9 10	Informasi dan Komunikasi Aktivitas Keuangan dan Asuransi	40.063.085	60.295	-	11.389	82.525	113.038	124.179	Financial and Insurance Activitie	s 1
8 9 10 11	Informasi dan Komunikasi	-	=	-	-	82.525 27.305	113.038 170.943	124.179 49.194	Financial and Insurance Activitie Real Estat Professional, Scientific, and Technica Activitie	s 1 e 1
8 9 10 11 12	Informasi dan Komunikasi Aktivitas Keuangan dan Asuransi Real Estat	40.063.085	60.295 168.308	- - -	- 11.389 16.095	27.305	170.943	49.194	Real Estat Professional, Scientific, and Technica Activitie Rental and Rental Activities Without Optio Rights, Employment, Travel Agents, an Other Business Suppo	s 1 e 1 al 1 s 1 n d 1
8 9 10 11 12 13 14	Informasi dan Komunikasi Aktivitas Keuangan dan Asuransi Real Estat Aktivitas Profesi, Ilmiah, dan Teknis Aktivitas Penyewaan dan Sewa Guna Usaha Administrasi Pemerintahan, Pertahanan, dar	40.063.085 4.492.743 - - 1.073	60.295 168.308	- - -	11.389 16.095	27.305	170.943 - - -	49.194	Real Estat Professional, Scientific, and Technica Activitie Rental and Rental Activities Without Optio Rights, Employment, Travel Agents, an Other Business Suppo Government, Defense and Compulsory Socio	s 1 e 1 al 1 s 1 n d 1 rt
8 9 10 11 12 13 14	Informasi dan Komunikasi Aktivitas Keuangan dan Asuransi Real Estat Aktivitas Profesi, Ilmiah, dan Teknis Aktivitas Penyewaan dan Sewa Guna Usaha Administrasi Pemerintahan, Pertahanan, dar Pendidikan	40.063.085 4.492.743 - - 1.073	60.295 168.308 - -	- - -	11.389 15.095 - - -	27.305	170.943 - - - 183	49.194 - - - 109	Real Estat Professional, Scientific, and Technica Activitie Rental and Rental Activities Without Optic Rights, Employment, Travel Agents, an Other Business Suppo- Government, Defense and Compulsory Socio Security Administratio	s in all
0 1 2 3 4	Informasi dan Komunikasi Aktivitas Keuangan dan Asuransi Real Estat Aktivitas Profesi, Ilmiah, dan Teknis Aktivitas Penyewaan dan Sewa Guna Usaha Administrasi Pemerintahan, Pertahanan, dar	40.063.085 4.492.743 - - 1.073	- 60.295 168.308 -	- - -	11.389 16.095	27.305	170.943 - - -	49.194	Real Estat Professional, Scientific, and Technica Activitie Rental and Rental Activities Without Optio Rights, Employment, Travel Agents, an Other Business Suppo Government, Defense and Compulsory Socio	s e al s n d rt al
8 9 10 11 12 13 14 15 16 17	Informasi dan Komunikasi Aktivitas Keuangan dan Asuransi Real Estat Aktivitas Profesi, Ilmiah, dan Teknis Aktivitas Penyewaan dan Sewa Guna Usaha Administrasi Pemerintahan, Pertahanan, dar Pendidikan Aktivitas Kesehatan Manusia dan Aktivitas K Kesenian, Hiburan, dan Rekreasi Aktivitas Sasa Lainnya	1.073 16.846 248.742 60.590	60.295 168.308 - - - - - 547 11.667	-	11.389 16.095 - - 19 758 7.313	27.305 - - - 8 914 7.463	170.943 - - - 183 574 7.098	109 1.734 25.768	Real Estat Professional, Scientific, and Technica Activitie Rental and Rental Activities Without Optic Rights, Employment, Travel Agents, an Other Business Suppo- Government, Defense and Compulsory Socio Security Administratio Educatio Human Health Activities amed Social Activitie Arts, Entertainment and Recreatio Other Service Activitie	s e e e e e e e e e e e e e e e e e e e
8 9 0 1 2 3 4 5 6 7 8	Informasi dan Komunikasi Aktivitas Keuangan dan Asuransi Real Estat Aktivitas Profesi, Ilmiah, dan Teknis Aktivitas Penyewaan dan Sewa Guna Usaha Administrasi Pemerintahan, Pertahanan, dar Pendidikan Aktivitas Kesehatan Manusia dan Aktivitas S Kesenian, Hiburan, dan Rekreasi	40.063.085 4.492.743 - - 1.073 16.846 248.742	60.295 168.308 - - - - - 547	-	11.389 16.095 - - - 19 758	27.305 - - - - 8 914	170.943 - - - - 183 574	49.194 - - - 109 1.734	Real Estat Professional, Scientific, and Technica Activitie Rental and Rental Activities Without Optio Rights, Employment, Travel Agents, an Other Business Suppo Government, Defense and Compulsory Social Security Administratio Educatio Human Health Activities and Social Activitie Arts, Entertainment and Recreatio Other Service Activitie Household Activities as A Employe	s e e e e e e e e e e e e e e e e e e e
8 9 10 11 12 13 14 15 16 17 18 19 20	Informasi dan Komunikasi Aktivitas Keuangan dan Asuransi Real Estat Aktivitas Profesi, Ilmiah, dan Teknis Aktivitas Penyewaan dan Sewa Guna Usaha Administrasi Pemerintahan, Pertahanan, dar Pendidikan Aktivitas Kesehatan Manusia dan Aktivitas S Kesenian, Hiburan, dan Rekreasi Aktivitas Jasa Lainnya Aktivitas Jesa Lainnya Aktivitas Badan Internasional dan Badan Eks	1.073 1.073 16.846 248.742 60.590 33.352.703	60.295 168.308 - - - - 547 11.667 - 326.175	-	11.389 16.095 - - 19 758 7.313	27.305 - - - 8 914 7.463	170.943 - - - 183 574 7.098	109 1.734 25.768 3.393.759	Real Estat Professional, Scientific, and Technica Activitie Rental and Rental Activities Without Optio Rights, Employment, Travel Agents, an Other Business Suppo Government, Defense and Compulsory Social Security Administratio Educatio Human Health Activities and Social Activitie Arts, Entertainment and Recreatio Other Service Activitie Household Activities as An Employe Activities of the International Agency an Other Extra International Agency an	s s s s s s s s s s s s s s s s s s s
8 9 10 11 12 13 14 15 16 17 18 19 20 21	Informasi dan Komunikasi Aktivitas Keuangan dan Asuransi Real Estat Aktivitas Profesi, Ilmiah, dan Teknis Aktivitas Penyewaan dan Sewa Guna Usaha Administrasi Pemerintahan, Pertahanan, dar Pendidikan Aktivitas Kesehatan Manusia dan Aktivitas K Kesenian, Hiburan, dan Rekreasi Aktivitas Jasa Lainnya Aktivitas Jasa Lainnya	40.063.085 4.492.743 1.073 16.846 248.742 60.590 33.352.703	60.295 168.308 	- - - - - - - - 168	11.389 16.095	27.305 - - - 8 914 7.463 - 108.018	170.943 - - - 183 574 7.098 - 212.863	49.194 - - - 109 1.734 25.768 3.393.759	Real Estat Professional, Scientific, and Technica Activitie Rental and Rental Activities Without Optic Rights, Employment, Travel Agents, an Other Business Suppo. Government, Defense and Compulsory Socia Security Administratio Educatio Human Health Activities and Social Activitie Arts, Entertainment and Recreatio Other Service Activitie Household Activities as An Employe Activities of the International Agency an	s s s s s s s s s s s s s s s s s s s



#### Risiko Kredit/ Credit Risk

Total

184.394.103

1.072.222

353,429

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) Tagihan yang Mengalam Penurunan Nilai / Impaired kerugian kerugian kerugian Tagihan yang claims lihapus buku Sektor Ekonomi Tagihan / Claims (CKPN) - Stage 1 (CKPN) - Stage 2 (CKPN) - Stage 3 Economic Sector Relum Jatuh Telah jatuh Amounts Allowance for Allowance for Allowance for Written-Off Tempo / Not ye npairment loss npairment losse pairment loss matured (1) (3) (5) (6) (7) (8) (2) (2) Desember 2021 December 2021 6.855.090 36.245 3.578 14.895 11.919 6.905 99.630 Pertanian, Kehutanan, dan Perikanan Agriculture, forestry and fisheries Pertambangan dan Penggalian 4.019.182 2.482 6.204 Mining and excavation 3 Industri pengolahan 575.787 55.573 29.334.331 122.699 58.684 603,775 451.359 Manufacturing Pengadaan Listrik, Gas, Uap/Air Panas Procurement of Electricity, Gas. Steam 5.443.158 750 1.907 3.663 2.526 dan Udara Dingin Hot Water and Cold Air Water Management, WasteWater Pengelolaan Air, Pengelolaan Air Limbah Management, Waste Management and Pengelolaan dan Daur Ulang Sampah Recycling 6 Konstruksi 5.618.068 385.119 11.673 24.104 3.473 388.095 86.881 Construction Perdagangan besar dan eceran; Reparas Wholesale and retail trading; Repair and 26.819.049 762.507 281.227 822.490 76.806 769.523 2.288.511 dan Perawatan Mobil dan Sepeda Motor Maintenance of Cars and Motorcycles 8 engangkutan dan Pergudangan 8.664.123 21.564 287 16.900 10.451 14.816 50.894 Transportation and Warehousing enyediaan Akomodasi dan Penyediaan 9 174.210 9.600 3.233 19.153 2.994 11.687 66.586 Makan Minum of Drinking Food 10 Informasi dan Komunikasi 16 692 Information and Communication 11 Aktivitas Keuangan dan Asuransi 44.184.748 287.436 12 17.752 117.973 285 508 83.440 Financial and Insurance Activities 12 Real Estat 5.314.234 181.211 16.805 4.136 175.192 47.912 Professional, Scientific, and Technical 13 Aktivitas Profesi, Ilmiah, dan Teknis Activities Aktivitas Penyewaan dan Sewa Guna Rental and Rental Activities Without Option Usaha Tanpa Hak Opsi, Ketenagakeriaan 1.061 108 281 1.370 Rights, Employment, Travel Agents, and Agen Perjalanan, dan Penunjang Usaha Other Business Support ainnya Government, Defense and Compulsory Administrasi Pemerintahan, Pertahanan, d Social Security Administration 16 Pendidikan 6.332 Education Aktivitas Kesehatan Manusia dan Human Health Activities and Social 17 116.752 361 1.245 17 Aktivitas Sosial 18 Kesenian, Hiburan, dan Rekreasi Activities 40.892 853 5.173 3.034 21.092 2.499 6.141 Arts. Entertainment and Recreation 19 Aktivitas Jasa Lainnya Other Service Activities Aktivitas Rumah Tangga sebagai Pember 20 250.716 12.264 166.357 64.352 145.698 3.351.458 28.757.796 Household Activities as An Employer Keria Aktivitas Badan Internasional dan Badar Activities of the International Agency and 21 409.945 Ekstra Internasional Lainnya Other Extra International Agency 22 35.938 5.068 4.586 Bukan Lapangan Usaha Not a Business Field 23 Lainnya 1.211 193.763.328 2.497.221 377.337 1.254.926 352.086 2.408.108 6.565.507 Total Total Desember 2020 December 2020 4.978.969 821 11.482 68.676 2.080 898 53.784 Pertanian, Kehutanan, dan Perikanan Agriculture, forestry and fisheries 1.912.015 2 147 8.145 6.086 Pertambangan dan Penggalian Mining and excavation 3 Industri pengolahan 29.028.114 116.932 61.934 148.439 123.946 154.466 422.061 Manufacturing Pengadaan Listrik, Gas, Uap/Air Panas ent of Electricity, Gas, Steam 1.701 2.195 dan Udara Dingin Hot Water and Cold Air Water Management, WasteWater Pengelolaan Air, Pengelolaan Air Limbah, Management, Waste Management and Pengelolaan dan Daur Ulang Sampah Recycling 6 Konstruksi 6.196.394 28.937 3.000 14.578 182.361 16.925 77.314 Construction 6 Perdagangan besar dan eceran; Reparas Wholesale and retail trading: Repair and 7 23.851.094 325.177 229.284 981.396 272.021 372.902 1.562.033 Maintenance of Cars and Motorcycles dan Perawatan Mobil dan Sepeda Motor 8 082 109 20 972 15 398 40.057 62 629 8 Pengangkutan dan Pergudangan 2.761 26.418 Transportation and Warehousing 8 Penyediaan Akomodasi dan Penyediaan Provision of Accommodation and Provision q 356 608 1.054 4.828 23.039 10 419 8 154 51 162 Makan Minum of Drinking Food 10 Informasi dan Komunikasi Information and Communication 40.071.691 60.295 11.483 82.525 113.038 124.179 11 Aktivitas Keuangan dan Asuransi Financial and Insurance Activities 12 Real Estat 105 4.497.274 168,308 16,669 27.305 170.943 50.146 Real Estate Professional, Scientific, and Technical 13 Aktivitas Profesi, Ilmiah, dan Teknis Activities Aktivitas Penyewaan dan Sewa Guna Rental and Rental Activities Without Option Usaha Tanpa Hak Opsi, Ketenagakerjaa Rights, Employment, Travel Agents, and Agen Perjalanan, dan Penunjang Usaha Other Business Support Lainnya Administrasi Pemerintahan Pertahanan Government Defense and Compulsory 15 1.073 dan Jaminan Sosial Wajib Social Security Administration 16 Pendidikan 16.846 19 183 109 Education Aktivitas Kesehatan Manusia dan Human Health Activities and Social 17 251.307 547 45 1.022 914 574 2.012 Aktivitas Sosial Activities 18 Kesenian, Hiburan, dan Rekreasi 11.667 99.824 1.002 11.657 7.463 7.098 29.042 Arts, Entertainment and Recreation 19 Aktivitas Jasa Lainnya 55 Other Service Activities Aktivitas Rumah Tangga sebagai Pember 20 33.809.064 326,175 15,133 225.871 108.018 212.863 3.448.929 Household Activities as An Employer Aktivitas Badan Internasional dan Badan Activities of the International Agency and 21 567.826 Ekstra Internasional Lainnya Other Extra International Agency 22 Bukan Lapangan Usaha 184.548 29.548 38.053 Not a Business Field 24.423.929 138 466 23 Lainnya Others

1.528.135

840,603

1.098.101

5.929.788

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

							(dalaı	m jutaan Rupiah / in million Ru	ıpiah)
		31 [	Desember / December	2021	31 [	Desember / December 2	020		
No.	Keterangan	CKPN Stage	CKPN Stage	CKPN Stage 3	CKPN Stage 1	CKPN Stage 2	CKPN Stage 3	Description	No.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Saldo awal CKPN	(678.645)	(840.603)	(1.098.101)	(230.568)	267.272	(1.671.998)	Beginning balance	1
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net)	-	-	-	-	-	-	Provision (recovery) for the period	
	2.a. Pembentukan CKPN pada periode berjalan	23.105	(4.047)	(1.427.979)	(451.367)	(1.176.840)	(352.892)	2.a. Provision for the period	I
	2.b. Pemulihan CKPN pada periode berjalan	22.084	3.835	(57.926)	-	-	(95.800)	2.b. Recovery for the period	ı
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan	-	-	743.674	3.290	68.965	1.133.243	Write-offs for the period	3
4	Pembentukan (pemulihan) lainnya pada periode berjalan	77.795	488.729	(567.776)	-	-	(110.654)	Other provision (recovery) for the period	. 4
	Saldo akhir	(555.661)	(352.086)	(2.408.108)	(678.645)	(840.603)	(1.098.101)	Ending balance	

# Risiko Kredit/ *Credit Risk*Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Secara Konsolidasi dengan Entitas Anak Allowance for Impairment Losses Movement - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah) 31 Desember / December 2021 31 Desember / December 2020 No. No. Keterangan Description **CKPN Stage** CKPN CKPN Stage 3 CKPN Stage 1 CKPN Stage 2 CKPN Stage 3 Stage 2 1 (1) (2)(3)(4) (5) (6)(7) (2) (1) Saldo awal CKPN 267.272 (1.528.135)(840.603) (1.098.101)(522.687)(1.671.998)Beginning balance Pembentukan (pemulihan) CKPN Provision (recovery) for the pada periode berjalan period 2.a. Pembentukan CKPN pada (705.115) (4.047)(1.427.979)(1.301.551)(1.176.840)(352.892)3.a. Provision for the period periode berjalan 2.b. Pemulihan CKPN pada periode 3.835 (57.926) (3.959)(4.304)(95.800)3.b. Recovery for the period CKPN yang digunakan untuk melakukan hapus buku atas tagihan 904.833 743.674 300.062 68.965 1.133.243 Write-offs for the period pada periode berjalan Pembentukan (pemulihan) lainnya Other provision (recovery) for the 77.795 488.729 (567.776)(110.654)pada periode berjalan period Saldo akhir (1.254.926)(352.086) (2.408.108)(1.528.135)(840.603) (1.098.101)**Ending balance** 



TOTAL

155.951.664

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

3.172.556

5.271.537

8.032.038

9.549.774

Risiko Kredit/ Credit Risk

TOTAL

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

														(dalam juta	an Rupiah / in million Ru	ıpiah)
								December 2021								
							Ta	gihan Bersih / Net C	laims							
		Lembaga Pemeringkat / Rating Agencies			Peringkat Jang	ka panjang / Long T	erm Rating			Pering	kat Jangka Per	idek / Short Ter	m Rating			
		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-	A-1	A-2	A-3	Kurang dari A-3			
No.	Kategori Portofolio	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-	F1+ s.d F1	F2	F3	Kurang dari F3	Tanpa Peringkat / Unrated	Portfolio Category	No.
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-2	P-3	Kurang dari P-3	Omateu		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA- (idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB- (idn)	BB+(idn) s.d BB- (idn)	B+(idn) s.d B-(idn)	Kurang dari B- (idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)			
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(14)	(15)	(16)	(2)	(1)
1	Tagihan Kepada Pemerintah		-	-	-	-	-	-	-	-	-	-	-	38.481.878	Claims on sovereign	
2	Tagihan Kepada Entitas Sektor Publik		-	132.599	3.535.454	6.843.958	-	-	-	-	-	-	-	1.011.701	Claims on Public Secto Entity	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	=	-	-	-	=	-	-	Claims on Multilatera Development Banks and International Institute	d 3
4	Tagihan Kepada Bank		818.152	907.198	1.381.409	1.879.610	326.435		-	-	-	-		299.281	Claims on Bank	< 4
5	Kredit Beragun Rumah Tinggal													319	Secured by Residentia Propert	
6	Kredit Beragun Properti Komersial													-	Secured by Commercia Real Estate	
7	Kredit Pegawai/Pensiunan													26.204.507	institutions' employees	s 7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													2.243.266	Claims on Micro, Smal and Retail Portfolio	
9	Tagihan kepada Korporasi		2.354.404	4.231.740	3.115.175	826.206	-	945.159	-	-	-	-	-	82.372.549	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo													328.832	Past due claims	s 10
11	Aset Lainnya													5.009.331	Other assets	s 11

							30 Desember /	December 2020								
							Ta	gihan Bersih / Net C	laims							
		Lembaga Pemeringkat / Rating Agencies			Peringkat Jang	ka panjang / Long T	erm Rating			Pering	kat Jangka Per	ndek / Short Ter	m Rating			
		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-	A-1	A-2	A-3	Kurang dari A-3			
No.	. Kategori Portofolio	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-	F1+ s.d F1	F2	F3	Kurang dari F3	Tanpa Peringkat /	Portfolio Category	No.
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-2	P-3	Kurang dari P-3	Unrated		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA- (idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB- (idn)	BB+(idn) s.d BB- (idn)	B+(idn) s.d B-(idn)	Kurang dari B- (idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)			
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4			
(1)		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(14)	(15)	(16)	(2)	(1)
1	Tagihan Kepada Pemerintah		9.165	-	-	-	-	-	-	-	-	-	-	30.506.289	Claims on sovereign	
2	Tagihan Kepada Entitas Sektor Publik		852.031	222.450	4.719.004	5.903.331	-	1	2.722.047	-	-	-	-	703.337	Claims on Public Sector Entity	y 2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilatera Development Banks and International Institute	d 3
4	Tagihan Kepada Bank		413.523	356.160	774.242	1.365.950	497.666	-	-	-	-	-	-	381.936	Claims on Bank	< 4
5	Kredit Beragun Rumah Tinggal													344	Secured by Residential Property	
6	Kredit Beragun Properti Komersial													-	Secured by Commercial Real Estate	e <sup>b</sup>
7	Kredit Pegawai/Pensiunan													32.158.916	Pensioners/Other institutions' employees loans	s 7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													1.983.024	Claims on Micro, Small and Retail Portfolio	
9	Tagihan kepada Korporasi		1.600.180	6.105.882	3.494.516	1.612.766	298.563	591.824	36.163	- 1	-	-	-	78.344.115	Claims on Corporate	9 9
10	Tagihan yang Telah Jatuh Tempo													374.834	Past due claims	s 10
11	Aset Lainnya													5.736.530	Other assets	s 11
	TOTAL	-	2.874.899	6.684.492	8.987.762	8.882.047	796.229	591.824	2.758.210	-	-	-	-	150.189.325	TOTAL	-

326.435

945.159



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

					30 Desember / December 2021 Tagihan Bersih / Net Claims											
								Tagihan Bersil	h / Net Claims							
		Lembaga Pemeringkat / Rating Agencies			Peringkat Jang	ka panjang / Lon	g Term Rating			Pering	gkat Jangka Per	ndek / Short Ter	m Rating			
	Kategori Portofolio	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-	A-1	A-2	A-3	Kurang dari A-3	]	Portfolio Category	
No.	Kategori Portotollo	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-	F1+ s.d F1	F2	F3	Kurang dari F3	Tanpa Peringkat / Unrated	Portfolio Category	No.
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-2	P-3	Kurang dari P-3	Offrated		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA- (idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB- (idn)	B+(idn) s.d B- (idn)	Kurang dari B- (idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)			
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(14)	(15)	(16)	(2)	(1)
1	Tagihan Kepada Pemerintah		-	-	-	-	-	-	-	-	-	-	-	45.091.841	Claims on sovereign	
2	Tagihan Kepada Entitas Sektor Publik		-	132.599	3.813.701	6.843.958	-	-	-	-	-	-	-	1.011.701	Claims on Public Secto Entity	y 2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilatera Development Banks and International Institute	d 3
4	Tagihan Kepada Bank		988.635	907.198	1.381.409	1.879.610	326.435	-	-	5	-	-	-	345.281	Claims on Bank	
5	Kredit Beragun Rumah Tinggal													319	Secured by Residentia Property	y 5
6	Kredit Beragun Properti Komersial													-	Secured by Commercia Real Estate	
7	Kredit Pegawai/Pensiunan													26.204.507	institutions' employees	5 7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													12.066.733	Claims on Micro, Smal and Retail Portfolio	
9	Tagihan kepada Korporasi		2.354.404	4.231.740	3.125.344	826.206	-	945.159	-	-	-	-	-	82.372.549	Claims on Corporate	e 9
10	Tagihan yang Telah Jatuh Tempo													347.639	Past due claims	s 10
11	Aset Lainnya													6.311.995	Other assets	
	TOTAL	-	3.343.039	5.271.537	8.320.454	9.549.774	326.435	945.159	-	5	•	-	-	173.752.565	TOTAL	

							30 Desem	ber / December								
								Tagihan Bersi	h / Net Claims							
		Lembaga Pemeringkat / Rating Agencies			Peringkat Jang	ka panjang / Lon	g Term Rating			Pering	ıkat Jangka Pe	ndek / Short Ter	m Rating			
		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-	A-1	A-2	A-3	Kurang dari A-3			
No.	Kategori Portofolio	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-	F1+ s.d F1	F2	F3	Kurang dari F3	Tanpa Peringkat /	Portfolio Category	No.
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-2	P-3	Kurang dari P-3	Unrated		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA- (idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB- (idn)	B+(idn) s.d B- (idn)	Kurang dari B- (idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)			
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(14)	(15)	(16)	(2)	(1)
1	Tagihan Kepada Pemerintah		9.165	-	-	-	-	-	-	-	-	-	-	35.960.273	Claims on sovereign	
2	Tagihan Kepada Entitas Sektor Publik		852.031	222.450	4.897.217	5.903.331	-	-	2.722.047	-	-	-	-	703.337	Claims on Public Sector Entit	v 2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilatera Development Banks and International Institute	1 3
4	Tagihan Kepada Bank		582.577	356.160	774.242	1.365.950	497.666	-	-	5	-	-	-	460.936	Claims on Banl	< 4
5	Kredit Beragun Rumah Tinggal													344	Secured by Residentia Propert	
6	Kredit Beragun Properti Komersial													-	Secured by Commercia Real Estate	
7	Kredit Pegawai/Pensiunan													32.158.916	Pensioners/Othe institutions' employeed loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													10.733.572	Claims on Micro, Sma and Retail Portfoli	
9	Tagihan kepada Korporasi		1.600.180	6.105.882	3.494.516	1.612.766	298.563	591.824	36.163	-	-	-	-	78.352.347	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo													377.178	Past due claim	10
11	Aset Lainnya													7.231.361	Other asset	3 11
	TOTAL	-	3.043.953	6.684.492	9.165.975	8.882.047	796.229	591.824	2.758.210	5	-	-	-	165.978.264	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

(dalam jutaan Rupiah / in million Rupiah 30 Desember / December 2021
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit /
Net Claims post Credit Nisk Mitigation 30 Desember / December 2020 Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Beban Modal / Capital Charge ATMR / RWA Beban Modal / Capital Charge Porftolio Category 35% 40% 45% 150% Lainnya Others 20% 35% 40% 45% 0% 20% 50% 75% 100% 150% 0% 50% 75% 100% (21) 1 Tagihan Kepada Pemerintah 38.481.878 30.515.454 Claims on sovereig Tagihan Kepada Entitas Sektor Publik
 Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional
 Tagihan Kepada Bank 722.603 Claims on Multilateral Development Banks and International Institute 3.119.706 1.341.471 176.230 1.470.907 117.673 1.543.273 1.493.660 107.204 1.162.689 5 Kredit Beragun Rumah Tinggal Secured by Residential Property 6 Kredit Beragun Properti Komersial Secured by Commercial Real Estate 7 Kredit Pegawai/Pensiunan 8 Tagihan Kepada Usaha Mikro, Usaha Kecil dan Pontofolo Ritel 9 Tagihan kepada Korporasi 13.102.254 32,158,917 16 079 459 26.204.50 1 048 180 1 286 357 1.660.940 132.875 1.473.741 117.899 252.274 5.700.936 12.573.435 64.932.450 73.366.142 5.869.291 7.133.602 12.782.269 58.634.216 627.987 67.394.051 5.391.524 Claims on Corporate 10 Tagihan yang Telah Jatuh Tempo 328.832 4.371.596 1.022.869 3.959.965 1.323.222 26.497 3.999.711 319.977 41.712 4.434.164 354.733 Other assets 56.203.988 Total Balance Sheet Exposures 39.757.021 8.953.312 319 -50.975.104 2.214.568 100.157.749 1.959.248 63.113.016 3.766.471 Total Eksposur Neraca 69.068.645 1.433.234 8.012.620 32.026.783 9.022.990 344 100.138.871 8.011.110 B Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif Off-Balance Sheet Exposures 1 Tagihan Kepada Pemerintah Claims on sovereign Claims on Public Sector Entity Claims on Multilateral Development Banks and 750.000 1.556.529 Tagihan Kepada Entitas Sektor Publik
 Tagihan Kepada Bank Pembangunan Multilateral 128.708 64.354 928.265 74.261 aghan Kepada Bank Pembangunan Multistera dan Lembaga Internasional dan Lembaga Internasional 4 Taghan Kepada Bank 5 Kredit Bengan Rumah Tinggal 6 Kredit Bengan Properti Komenial 7 Kredit Pogiswa Persistuana ganghan Kepada Usaha Milira, Usaha Kecil dan Jeghan Kepada Korporasi International Institute
Claims on Bank Pensioners/Other institutions' employees loans 28.627 21.470 Claims on Micro, Small and Retail Portfolio 2.250 45.229 2.519.014 4.602.684 302.866,00 6.488.490 4.175.812 668.523 9 Taghah regelak Koprosai
10 Taghah regelak Koprosai
10 Taghah regelah Jatah Tempo
Tosai Eksposur TRA
C Eksposur Akthor Kegagalan Pihak Lawan
11 Taghah Kapada Pementah
12 Taghah Kapada Pementah
13 Taghah Kapada Pementah
14 Taghah Kapada Petensaional
14 Taghah Kapada Entatas Satter Publik
18 Past due claims

Total Off-Balance Sheet Exposures 45.229 2.647.722 4.602.684 302.866 6.574.314 19.418 1.285.000 5.732.341 2.250 5.713.791 298.562 9.286.492 860,000 28.627 525.945 742.919 Counterparty Credit Risk Pensioners/Other institutions' employees loans Claims on Public Sector Entity Claims on Multilateral Development Banks and International Institute 275.368 688.854 10.457 1.475.282 292.851 351.187 91.038 5 Portofolio Ritel
6 Tagihan kepada Korporasi 330.311 Total Eksposur Counterparty Credit Risk 300.576 704.538 1.354.718 2.832.426 226.595 364.176 1.926.100 3.076.762 246.141 Total Counterparty Credit Risk Exposures



## 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

					30 Dese	mber / Decembe	r 2021										30 Desember	/ December 2020							
lo. Kategori Portofolio			Tagih	ın Bersih Se	etelah Memp	perhitungkan Dar post Credit Risk	mpak Mitigasi R	isiko Kredit /			ATMR /	Beban Modal / Capital			Tag		etelah Memperhi	tungkan Dampak N Credit Risk Mitigat		Credit /			ATMR / RWA	Beban Modal / Capital	Porftolio Category
	0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya / Others	RWA	Charge	0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya / Others		Charge	
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)	(2)
L Eksposur Neraca																									Balance Sheet Exposure:
1 Tagihan Kepada Pemerintah	45.091.842		-	-	-	-	-	-	-	-	-		35.969.438	-		-	-	-				-	-	-	Claims on sovereign
2 Tagihan Kepada Entitas Sektor Publik	-	132.599	-	-	-	11.133.938	-	-	406.714	-	6.203.560	496.285	-	324.482		-	-	9.947.355			2.722.047	-	9.121.645	729.732	Claims on Public Sector Entity
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilatera Development Banks and International Institute
4 Tagihan Kepada Bank	-	3.336.194	-	-	-	1.341.471	-	176.230	-	-	1.514.205	121.137	-	1.791.332		-	-	1.493.660	-	107.204		-	1.212.301	96.984	Claims on Bank
5 Kredit Beragun Rumah Tinggal	-	-	319	-	-		-	-	-	-	112	9	-	-	344	-	-		-		-	-	120	10	Secured by Residentia Propert
6 Kredit Beragun Properti Komersial	-	-		-			-	-	-				-	-		-	-		-		-	-		-	Secured by Commercial Res Estat
7 Kredit Pegawai/Pensiunan						26.204.507					13.102.254	1.048.180				-		32.158.917					16.079.459	1.286.357	Pensioners/Other institution employees loan
8 Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	28	4.669.110		-	-		7.368.968	-	-	-	6.460.548	516.844	-	2.140.808		-	-		8.590.513		-	-	6.871.046	549.683	Claims on Micro, Small an Retail Portfoli
9 Tagihan kepada Korporasi	262.443	5.700.936	-	-	-	12.573.435	-	64.932.450	671.191	-	73.366.142	5.869.291	188.107	7.133.602		-	-	12.790.501	-	58.634.216	627.987	-	67.394.051	5.391.524	Claims on Corporal
10 Tagihan yang Telah Jatuh Tempo	-						-	18.806	328.832	-	512.054	40.964		108				-		2.344	374.725	-	564.453	45.157	Past due claim.
11 Aset Lainnya	1.884.857			-			-	4.400.640	26.497		4.440.386	355.231	2.433.196					-		4.756.453	41.712	-	4.819.021	385.522	Other assets
Total Eksposur Neraca	47.239.170	13.838.83	319	-	-	51.253.351	7.368.968	69.528.126	1.433.234	-	105.599.26	8.447.941	38.590.741	11.390.332	344		0 0	56.390.433	8.590.513	63.500.217	3.766.471	1	106.062.09	8.484.968	Total Balance She Exposure
Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif																									Off-Balance Sheet Exposure
1 Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	Claims on sovereig
Tagihan Kepada Entitas Sektor Publik				-		128.708		-	-		64.354	5.148	-	750.000		-		1.556.529			-		928.264	74.261	Claims on Public Sector Entit
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-		-	-		-	-	-	-	-	-	-	-	-	Claims on Multilatera Development Banks an International Institut
4 Tagihan Kepada Bank	-	-	-	-			-	-	-	-		-	-	-		-	-	-	-			-	-	-	Claims on Ban
Kredit Beragun Rumah Tinggal								-																	Secured by Resident Proper
Kredit Beragun Properti Komersial	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-			-		-	-	-	-	Secured by Commercial Re Esta
7 Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	Pensioners/Other institution employees loar
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-		-	-		28.627	-	-		21,470		-	-		-	-		2.250		-	-	1.688	135	Claims on Micro, Small ar Retail Portfol
Tagihan kepada Korporasi	45.229	860.000	-	-	-	2.519.014	-	4.602.684	302.866	-	6.488.490	519.079	19.418	535.000		-	-	4.175.812		5.713.791	298.562	2 -	8.356.541	668.523	Claims on Corpora
10 Tagihan yang Telah Jatuh Tempo																									Past due claim.
Total Eksposur TRA	45.229	860.000	-	-		2.647.722	28.627	4.602.684	302.866		6.574.314	525.945	19.418	1.285.000			-	5.732.341	2.250	5.713.791	298.562	-	9.286.492	742.919	Off-Balance Sheet Exposure
Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)																									Counterparty Credit Ris
Tagihan Kepada Pemerintah	-	-	-	-	-		-	-	-	-		-	-	-		-	-	-				-		-	Pensioners/Other institution employees loa
Tagihan Kepada Entitas Sektor Publik			-		-																				Claims on Public Sector Ent
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-		-	-	-	-			-	-		-	-	-		-	-	-	-	-	Claims on Multilater Development Banks ar International Institu
Tagihan Kepada Bank	-	275.368	-			688.854		10.457			1.475.282	118.023		292.851			-	351.187		1.304		-	1.137.980	91.038	Claims on Ba
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel		-						-	-		-		-	-		-					-	-		-	Claims on Micro, Small ar Retail Portfol
6 Tagihan kepada Korporasi	-	25.209	-	-	-	15.684	-	1.344.262	-	-	1.357.144	108.572		37.460		-	-	12.989	-	1.924.796		-	1.938.783	155.103	Claims on Corporat
Total Eksposur Counterparty Credit Risk	-	300.576	-	-	-	704.538		1.354.718		-	2.832.426	226.595	-	330.311		-	-	364.176		1.926.100			3.076.762	246.141	Total Counterparty Credi Risk Exposure:



# 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

			31 Desen	nber / December 202	1				31 Desember / D	December 2020			
.		Bag	jian yang dijamin i	l Claims guaranteed	by:	Bagian yang tidak dijamin /			Bagian yang dijamin /	Claims guaranteed by:		Bagian yang tidak dijamin /	
No. Kategori Portofolio	Tagihan Bersih/ Net Claims	Agunan / Collateral	Garansi / Guarantee letter	Asuransi Kredit / Credit Insurance	Lainnya/Others	Claims not guaranteed	Tagihan Bersih/ Net Claims	Agunan / Collateral	Garansi / Guarantee letter	Asuransi Kredit / Credit Insurance	Lainnya/Others	Claims not guaranteed	Portfolio Category
(1) (2)	(3)	(4)	(5)	(6)	(7)	(8)=(3)-(4)+(5)+(6)+(7)	(9)	(10)	(11)	(12)	(13)	(14)=(9)-(10)+(11)+(12)+(13)	(2)
A Eksposur Neraca													Balance Sheet Exposures
1 Tagihan Kepada Pemerintah	38.481.878		-	-		38.481.878	30.515.454	-				30.515.454	Claims on sovereign
2 Tagihan Kepada Entitas Sektor Publik	11.395.004	890.587				10.504.417	12.815.671					12.815.671	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	4.637.407			-		4.637.407	3.144.137					3.144.137	Claims on Bank
5 Kredit Beragun Rumah Tinggal	319		-	-		319	344	-	-	-	-	344	Secured by Residential Property
6 Kredit Beragun Properti Komersial			-										Secured by Commercial Real Estate
7 Kredit Pegawai/Pensiunan	26.204.507		-	-		26.204.507	32.158.917		-			32.158.917	Pensioners/Other institutions' employees loans
8 Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	2.214.639		-	71		2.214.568	1.980.773	•		21.525	•	1.959.248	Claims on Micro, Small and Retail Portfolio
9 Tagihan kepada Korporasi	84.130.286	11.802.255				72.328.031	79.366.181	10.616.752				68.749.429	Claims on Corporate
10 Tagihan yang Telah Jatuh Tempo	328.832		-	-		328.832	374.833	-	-	108		374.725	Past due claims
11 Aset Lainnya	5.009.331		-			5.009.331	5.736.530					5.736.530	Other assets
Total Eksposur Neraca	172.402.203	12.692.842	-	71	-	159.709.290	166.092.840	10.616.752		21.633		155.454.455	Total Balance Sheet Exposures
B Eksposur Rekening Adminsitratif													Off-Balance Sheet Exposures
1 Tagihan Kepada Pemerintah	-		-	-			-	-	-		-	-	Claims on sovereign
2 Tagihan Kepada Entitas Sektor Publik	128.708			-		128.708	2.306.529	-				2.306.529	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 Pegawai/Pensiunan	-		-				-						Pensioners/Other institutions' employees loans
8 Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	28.627		-	-		28.627	2.250					2.250	Claims on Micro, Small and Retail Portfolio
9 Tagihan kepada Korporasi	8.329.793	2.476.743				5.853.050	10.742.583	4.195.230				6.547.353	Claims on Corporate
10 Tagihan yang Telah Jatuh Tempo	-		-	-		-	-	-	-	-	-	-	Past due claims
Total Eksposur Rekening Administratif	8.487.128	2.476.743	-			6.010.385	13.051.362	4.195.230				8.856.132	Total Off-Balance Sheet Exposures
C Eksposur Counterparty Credit Risk													Counterparty Credit Risk Exposures
1 Tagihan Kepada Pemerintah				-									Claims on sovereign
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	974.678			-		974.678	645.341					645.341	Claims on Bank
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-		-	-	-			-				-	Claims on Micro, Small and Retail Portfolio
6 Tagihan kepada Korporasi	1.385.154			-		1.385.154	1.975.245					1.975.245	Claims on Corporate
Total Eksposur Counterparty Credit Risk	2.359.832	-	-		-	2.359.832	2.620.586					2.620.586	Total Counterparty Credit Risk Exposures
Total (A+B+C)	183.249.163	15.169.585		71		168.079.507	181.764.789	14.811.982		21.633		166.931.174	Total (A+B+C)



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

(dalam jutaan Rupiah I in million Rupiah ) Bagian yang dijamin *l Claims guaranteed by:* Bagian yang dijamin I Claims guaranteed by Bagian yang tidak dijamin I Claims not Kategori Portofolio Tagihan Bersihl Net Claims Asuransi Kredit / Tagihan Bersihl Net Claims Portfolio Categora No. Asuransi Kredit / Guarantee Lainnual Others Credit Insurance guaranteed (1) (2 A Eksposur Neraca (14)=(9)-(10)+(11)+(12)+(13) (4) (8)=(3)-(4)+(5)+(6)+(7) (10) (11) (12) (2) (1)
Balance Sheet Exposures A (2) (3) (5) (6) (7) (13) 1 Tagihan Kepada Pemerintah 2 Tagihan Kepada Entitas Sektor Publik 45 091 841 35 969 438 Claims on sovereign 1
Claims on Public Sector Entity 2 45 09184 35.969.438 890.587 11.673.25 10.782.664 12.993.884 12.993.884 Claims on Multilateral Development Banks and International Institute 3 Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional 3 4 Tagihan Kepada Bank 4.853.895 4.853.895 3.392.196 3.392.196 Claims on Bank 4 Secured by Residential Property 5
Secured by Commercial Real Estate 6 5 Kredit Beragun Rumah Tinggal 344 344 6 Kredit Beragun Properti Komersia Kredit Pegawai/Pensiunan
 Tagihan Kepada Usaha Mikro, Usaha Kecil 26.204.507 26.204.507 32.158.917 32 158 917 Pensioners/Other institutions' employees loans 7 8 | Taginari Nepada dan Portofolio Ritel 12.038.106 4.669.110 7.368.968 10.731.321 2.119.283 21.525 8.590.513 Claims on Nicro, Small and Retail Portfolio 94 140 455 79.374.413 68.749.429 11.812.424 72.328.031 10.624.984 Claims on Corporate 10 Tagihan yang Telah Jatuh Tempo 377.177 Past due claims 10 347.639 347,639 108 377.069 6.311.99 Other assets Total Eksposur Neraca 190.662.008 12.703.039 4.669.110 173.289.859 182.229.051 12.744.267 21.633 169.463.151 Total Balance Sheet Exposures B Eksposur Rekening Adminsitratif Off-Balance Sheet Exposures 1 Tagihan Kepada Pemerintah Claims on sovereign 128.708 128.708 2.306.529 2.306.529 Claims on Multilateral Development Banks and Tagihan Kepada Bank Pembangunan 3 Multilateral dan Lembaga Internasional 3 International Institute 4 Tagihan Kepada Bank Claims on Bank 4 5 Kredit Beragun Rumah Tinggal Secured by Residential Property 5 6 Kredit Beragun Properti Komersial 7 Kredit Pegawai/Pensiunan Secured by Commercial Real Estate Pensioners/Other institutions' employees loans Tagihan Kepada Usaha Mikro, Usaha Kecil 28.627 28.627 2.250 2.250 Claims on Micro. Small and Retail Portfolio. dan Portofolio Ritel Tagihan kepada Korporasi
 Tagihan yang Telah Jatuh Tempo
 Total Eksposur Rekening 8.329.793 2.476.743 5.853.050 10.742.583 4.195.230 6.547.353 Claims on Corporate 9
Past due claims 10 8.487.128 2.476.743 6.010.385 13.051.362 4.195.230 8.856.132 Total Off-Balance Sheet Exposures C Eksposur Counterparty Credit Risk Counterparty Credit Risk Exposures C 1 Tagihan Kepada Pemerintah 2 Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity 2 Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institute 3 4 Tagihan Kepada Bank 974.678 974.678 645.341 645 341 Claims on Bank 4 5 Taginari Nepada dan Portofolio Ritel Claims on Micro, Small and Retail Portfolio Tagihan kepada Korporasi
Total Eksposur Counterparty Credit 1.385.154 1.385.154 1.975.245 1.975.245 Claims on Corporate 2.359.832 2.359.832 2.620.586 2.620.586 Total Counterparte Credit Risk Exposures Total (A+B+C) 201.508.968 15.179.782 4.669.110 181.660.076 197.901.000 16.939.497 21.633 180.939.869 Total [A+B+C]



# 10. CREDIT RISK WEIGHTED ASSETS CALCULATION USING STANDARDIZED APPROACH

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

1. Eksposur Aset di laporan posisi keuangan, kecuali eksposur sekuritisasi / Asset Exposures in Balance Sheets, except securitization exposure

							(dalam jutaan Rupiah / in million
		31 Desember / December 2021			/ December 2020		
Kategori Portofolio	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	Portfolio Category
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)
Tagihan Kepada Pemerintah	38.481.878			30.515.454	-	-	Claims on sovereig
a. Tagihan Kepada Pemerintah Indonesia	38.481.878	-	-	30.515.454	-	-	Claims on Indonesian sovereign a
b. Tagihan Kepada Pemerintah Negara Lain	-	-	-	-			Claims on Other sovereign b
Tagihan Kepada Entitas Sektor Publik	11.395.004	6.064.436	6.064.436	12.815.671	9.032.538	9.032.538	Claims on Public Sector Entit
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga							Claims on Multilateral Developmen
Internasional	-	_	_	_	_	_	Banks and International Institut
Tagihan Kepada Bank	4.637.407	1,470,907	1,470,907	3.144.137	1.162.689	1,162,689	Claims on Ban
a. Tagihan Jangka Pendek	3.269.063	702.044	702.044	1.921.612	501.070	501.070	Short Term a
b. Tagihan Jangka Panjang	1.368.344	768.863	768.863	1.222.525	661.618	661.618	Long Term b
Kredit Beragun Rumah Tinggal	319	112	112	344	120	120	Secured by Residential Propert
Kredit Beragun Properti Komersial						-	Secured by Commercial Real Estat
Kredit Pegawai/Pensiunan							Pensioners/Other institution
	26.204.507	13.102.254	13.102.254	32.158.917	16.079.459	16.079.459	employees loan
agihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel							Claims on Micro, Small and Reta
	2.214.639	1.660.979	1.660.940	1.980.773	1.485.580	1.473.741	Portfoli
agihan kepada Korporasi	84.130.286	78.488.839	73.366.141	79.366.181	72.243.622	67.394.051	Claims on Corporat
Fagihan yang telah jatuh tempo	328.832	493.248	493.248	374.833	562.250	562.109	Past due claim
a. Kredit Beragun Rumah Tinggal							Credit with Residential House Collater
	-		-	-	-	-	
o. Selain Kredit Beragun Rumah Tinggal							Other than Credit with Residenti
	328.832	493.248	493.248	374.833	562.250	562.109	House Collateral
Aset Lainnya	5.009.331		3.999.711	5.736.530		4.434.164	Other Asse
a. Uang tunai, emas, dan commemorative coin	1.022.869			1.323.222			Cash, gold, and commemorative co
p. Penyertaan (selain yang menjadi faktor pengurang modal)	1.022.009		-	1.323.222			Investment (other than the capit
b. Penyertaan (selain yang menjadi taktor pengurang modal)	22.522		33.783	22.522		33 783	investment (other than the capit reduction factor) i
Penyertaan modal sementara dalam rangka restrukturisasi kredit	22.522	-	33.703	22.522	-	33.763	Temporary capital investment in th
i) Penyertaan modal sementara dalam rangka restrukturisasi kredit	_			_			framework of credit restructuring
2) Penyertaan kepada perusahaan keuangan yang tidak terdaftar di	-		-			-	Participation in financial companies no
z) Penyertaan kepada perdsanaan kedangan yang tidak terdaliar di pursa	22.522		33.783	22.522		33.783	listed on the exchange
3) Penyertaan kepada perusahaan keuangan yang terdaftar di	22.522		33.763	22.322		33.763	Participation in financial companie
							listed on the exchange
oursa : Aset tetap dan inventaris neto	1.866.856		1,866,856	2.025.871		2.025.871	Fixed assets and net inventory
s. Aset tetap dan inventaris neto I. Agunan Yang Diambil Alih (AYDA)	1.866.856		1.866.856	2.025.871		2.025.871	Foreclosed Collateral (AYDA)
a. Antar kantor neto	3.975		5.963	19.190		28.785	Inter Office Assets
	2.093.109		2.093.109	2.345.725		2.345.725	Inter Office Assets 6
f. Lainnya							
Total	172.402.203	101.280.775	100.157.748	166.092.840	100.566.257	100.138.871	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 i	Rupiah)
			31 Desember / December 2021			/ December 2020			
No.	Kategori Portofolio	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih /	ATMR sebelum MRK /	ATMR setelah MRK /	Portfolio Category	No.
(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.	
	Tagihan Kepada Entitas Sektor Publik	128.708	64.354	64.354	2.306.529	928.265	928.265	Claims on Public Sector Entity	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga							Claims on Multilateral Development	2
	Internasional	-	-	-		-	-	Banks and International Institute	
4	Tagihan Kepada Bank	-	-	-	-	-	-	Claims on Bank	4
	a. Tagihan Jangka Pendek	-	-			-	-	Short Term a.	
	b. Tagihan Jangka Panjang	-	-	-		-	-	Long Term b.	
	Kredit Beragun Rumah Tinggal					-	-	Secured by Residential Property	5
	Kredit Beragun Properti Komersial	-	-	-		-	-	Secured by Commercial Real Estate	
7	Kredit Pegawai/Pensiunan							Pensioners/Other institutions'	7
		-	-	- 1	-	-	-	employees loans	- '
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel							Claims on Micro, Small and Retail	
		28.627	21.470	21.470	2.250	1.688	1.688	Portfolio	0
9	Tagihan kepada Korporasi	8.329.793	7.717.797	6.488.490	10.742.583	10.452.772	8.356.540	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	8.487.128	7.803.620	6.574.314	13.051.362	11.382.724	9.286.492	Total	$\Box$
									_

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 F	Rupiah)
			31 Desember / December 2021		31 Desember	/ December 2020			
No.	Kategori Portofolio	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	Portfolio Category	No.
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)	(2)	(1)
1	Tagihan Kepada Pemerintah	-	-	-		-	-	Claims on sovereign	1 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							Claims on Multilateral Development	
	Internasional					-		Banks and International Institute	ا ' ار
4	Tagihan Kepada Bank	-	-	-				Claims on Bank	1 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	/ F
		-	-			-	-	Portfolio	,
6	Tagihan kepada Korporasi	-	-			-	-	Claims on Corporate	6
	Total		-			-	-	Total	



	M ' L II D' I K I' L II K C L C L L		C 1C P. P. L 1 . C	. 5-11					
Eksp	posur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelme	n (settlement risk) / Exposures That		t Failure				(dalam jutaan Rupiah / in million	ı Rupi
lo	Jenis Transaksi	Nilai Eksposur / Exposure	31 Desember / December 2021 Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	31 Desember Nilai Eksposur / Exposure	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	Transaction Type	N
1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(
. D	Pelivery versus payment	-		-	-		-	Delivery versus payment	nt 1
	.Beban Modal 8% (5-15 hari) .Beban Modal 50% (16-30 hari)	-		-	-		-	a. 8% capital charge (5-15 days) b. 50% capital charge (16-30 days)	5)
	:Beban Modal 75% (31-45 hari)	-		-	-		-	c. 75% capital charge (10-30 days)	s)
d	Beban Modal 100% (lebih dari 45 hari)	-		_	_			d. 100% capital charge (more than 45	
				-				days)	
. N	lon-delivery versus payment Total	-	-	-	-	-	-	Non delivery versus payment Total	nt
Eksp	posur Sekuritisasi / Securitisation Exposures								
			31 Desember	/ December 2021	31 Desember / December 2	2020		(dalam jutaan Rupiah / in million	Rup
0	Jenis Transaksi		Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	Tr	ansaction Type	'
)	(2)		(3)	(4)	(5)	(6)			$\pm$
. A	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	g
	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standard ersyaratan	dized Approach (SA)				-	RWA on Securitizati	on Exposure calculated by Standardized Approach (SA) Method Requirements	ed od
. E	ksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utar	ma	-		-		Securitization Exposure	which is a Core Capital Reduction Factor	or .
+	Total		_		-	-	1	Total	+
									$\pm$
Eksp	posur Derivatif / Derivative Exposure								
-		24.0	December 2021	24.0	er / December 2020		(dala	ım jutaan Rupiah / <i>in million Rupiah</i> )	")
lo	Kategori / Category	Tagihan Bersih / Net Claims	ATMR	Tagihan Bersih / Net Claims	ATMR	Kategori	/ Category	No	
. та	agihan Kepada Pemerintah		-	raginali bersiii / Net Claims	211111		Claims on sovereign	1	1
a.	ı. Tagihan Kepada Pemerintah Indonesia				-	Claims	on Indonesian sovereign a.		+
b.	.Tagihan Kepada Pemerintah Negara Lain	_	-	-	-	C	laims on Other sovereign b.		+
2. Ti	agihan Kepada Entitas Sektor Publik	_	-	-		Cla	ims on Public Sector Entity	2	$^{\dagger}$
+	agihan kepada Bank Pembangunan Multilateral dan Lembaga Internasion	n -	-	-	-	Claims on Multilate	ral Development Banks and	3	+
4	agihan kepada Bank	974.678	409.957		•		International Institute Claims on Bank	4	+
-		33.367	7.060	645.341	235.467				+
-	.Tagihan Jangka Pendek			23.688	4.738		Short Term a.		+
b.	.Tagihan Jangka Panjang	941.311	402.897	621.653	230.729		Long Term b. Claims on Micro, Small		+
T	agihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-				and Retail Portfolio	5	1
,	agihan Kepada Korporasi	1.385.154	1.357.145 1.065.325	1.975.245		Weighted exposure of	Claims on Corporate Credit Valuation Adjustment	6 7	+
	Eksposur tertimbang dari Credit Valuation Adjustment (CVA risk w eighte otal	d/ssseets)		2,620,586	902.512 <b>3.076.762</b>		(CVA risk weighted assets) Total	,	+
Ť	Otto	LIBOURGE	LIOULIALI	LIOLOIGO	5.01 0.1 02		Total		1
Tota	al Pengukuran Risiko Kredit (1+2+3+4+5+6) / Total Credit Risk Meas	surement (1+2+3+4+5+6)			(dalam jutaan Rupiah / in million Rupiah)				
	- , , , , , , , , , , , , , , , , , , ,		31 Desember / December 2021	31 Desember / December 2020					
OTAL	L ATMR RISIKO KREDIT	(A)	109.564.489	112.502.125	TOTAL CREDIT RISK RWA				
elisih	OR PENGURANG ATMR RISIKO KREDIT: h lebih antara cadangan umum PPKA atas aset produktif yang				RWA CREDIT RISK DEDUCTION FACTOR: The difference between PPKA's general reserves on productive assets that must be calculated and				
,25% i	dihitung dan ATMR untuk Risiko Kredit	(B)			calculated and 1.25% RWA for Credit Risk				
OTAL	L ATMR RISIKO KREDIT (A) - (B)	(C)	109.564.489	112.502.125	TOTAL CREDIT RISK RWA (A) - (B)				
	L 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. Eksposur Aset di laporan posisi keuangan, kecuali eksposur sekuritisasi / Asset Exposures in Balance Sheets, except securitization exposure

							(dalam jutaan Rupiah / in million
		31 Desember / December 2021		31 Desember	/ December 2020		,
Kategori Portofolio	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	Portfolio Category
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)
agihan Kepada Pemerintah	45.091.841	-	-	30.515.454	-	-	Claims on sovereign
a. Tagihan Kepada Pemerintah Indonesia	45.091.841	-	-	30.515.454	-	-	Claims on Indonesian sovereign a
o. Tagihan Kepada Pemerintah Negara Lain	=	-	-	-	-	-	Claims on Other sovereign b
Tagihan Kepada Entitas Sektor Publik	11.673.251	6.203.560	6.203.560	12.815.671	9.032.538	9.032.538	Claims on Public Sector Entity
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga							Claims on Multilateral Developmen
Internasional	-	-	-	-	-	-	Banks and International Institute
Tagihan Kepada Bank	4.853.895	1.514.204	1.514.204	3.144.137	1.162.689	1.162.689	Claims on Bank
a. Tagihan Jangka Pendek	3.321.445	712.520	712.520	1.921.612	501.070	501.070	Short Term a
b. Tagihan Jangka Panjang	1.532.450	801.684	801.684	1,222,525	661.618	661.618	Long Term b
Kredit Beragun Rumah Tinggal	319	112	112	344	120	120	Secured by Residential Property
Kredit Beragun Properti Komersial	-	-			-		Secured by Commercial Real Estate
Kredit Pegawai/Pensiunan							Pensioners/Other institutions
	26 204 507	13 102 254	13.102.254	32.158.917	16.079.459	16.079.459	employees loans
Fagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel							Claims on Micro. Small and Retai
aginari repada obana mino, obana rebin dari i bitolono rittor	12 038 106	9 028 580	6.460.548	1,980,773	1,485,580	1 473 741	Portfolio
Tagihan kepada Korporasi	84.140.455	78.493.924	73.366.141	79.366.181	72.243.622	67.394.051	Claims on Corporate
Tagihan yang telah jatuh tempo	347.645	512.055	512.055	374.833	562.250	562.109	Past due claims
a. Kredit Beragun Rumah Tinggal	347.043	312.033	312.003	314.033	302.230	302.103	Credit with Residential House Collatera
a. racak beragan raman ringga	_	_	_	_	_	_	a a
b. Selain Kredit Beragun Rumah Tinggal							Other than Credit with Residentia
b. Ocidin recat Deragai reanian ringgai	347.645	512.055	512.055	374.833	562.250	562.109	House Collateral b
Aset Lainnya	6.311.995	312.033	4.440.386	5.736.530	302.230	4.434.164	Other Assets
a. Uang tunai, emas, dan commemorative coin	0.511.555		4.440.300	5.750.550		4.434.104	Cash, gold, and commemorative coir
a. Cang tunar, emas, dan commentorative com	1.884.858		_	1.323.222		_	Cash, gold, and commemorative con
b. Penyertaan (selain yang menjadi faktor pengurang modal)	1.004.030		-	1.323.222			Investment (other than the capita
b. Periyertaan (selam yang menjadi laktor pengulang modal)	22.522		33.783	22.522		33 783	reduction factor) b
Penyertaan modal sementara dalam rangka restrukturisasi kredit	22.522		33.763	22.522		33.763	Temporary capital investment in the
i) Penyertaan modal sementara dalam rangka restrukturisasi kredit							framework of credit restructuring 1
2) Penyertaan kepada perusahaan keuangan yang tidak terdaftar di	-					-	Participation in financial companies no
	22.522		33.783	22.522		33 783	listed on the exchange 2
bursa 3) Penyertaan kepada perusahaan keuangan yang terdaftar di	22.522		33.703	22.322		33.703	Participation in financial companies
	_						listed on the exchange 3
bursa			0.042.700	0.000.074		0.000.074	
c. Aset tetap dan inventaris neto	2.243.790		2.243.790	2.025.871		2.025.871	Fixed assets and net inventory c
d. Agunan Yang Diambil Alih (AYDA)	3.975		5.963	19.190		28.785	Foreclosed Collateral (AYDA) d
e. Antar kantor neto	-	V.		- 0.045 705			
f. Lainnya	2.156.850		2.156.850	2.345.725		2.345.725	Others f
Total	190.662.014	108.854.687	105.599.259	166.092.840	100.566.257	100.138.871	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 l	Rupiah)
		31 Desember / December 2021		31 Desember	/ December 2020			
No. Kategori Portofolio	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih /	ATMR sebelum MRK /	ATMR setelah MRK /	Portfolio Category	No.
(1)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1 Tagihan Kepada Pemerintah	-	-	-	-	-	-	Claims on sovereign	1
a. Tagihan Kepada Pemerintah Indonesia	-	-	1	-	-	-	Claims on Indonesian sovereign a.	
b. Tagihan Kepada Pemerintah Negara Lain	-	-	1	-	-	-	Claims on Other sovereign b.	
Tagihan Kepada Entitas Sektor Publik	128.708	64.354	64.354	2.306.529	928.265	928.265	Claims on Public Sector Entity	
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga							Claims on Multilateral Development	3
Internasional	-	-	•	-	-	-	Banks and International Institute	
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'	7
					-	-	employees loans	
8 Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel							Claims on Micro, Small and Retail	8
	28.627	21.470	21.470	2.250	1.688	1.688	Portfolio	-
9 Tagihan kepada Korporasi	8.329.793	7.717.797	6.488.490	10.742.583	10.452.772	8.356.540	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	1
	-	-	-	-	-	-	House Collateral b.	
Total	8.487.128	7.803.620	6.574.314	13.051.362	11.382.724	9.286.492	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

3. El	sposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lav	van (Counterparty Credit Risk) /Exp	posures That Caused Credit Risk du	to Failure of The Opposing Party					
								(dalam jutaan Rupiah / in million l	Rupiah
			31 Desember / December 2021		31 Desember	/ December 2020			
No.	Kategori Portofolio	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	Portfolio Category	No.
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)	(2)	(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							Claims on Multilateral Development	2
	Internasional	-	-	=	-	-	-	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	/ °
6	Tagihan kepada Korporasi	-			-	-	-	Claims on Corporate	6
	Total	-	-	-	-	-	-	Total	1



Ekon	cour yong Monimbulkon Disike Kradit akihat Kagazzi C-t-l	/sottlement risk) / Evnes Th-4	Council Credit Diek due to C-#1	st Eallum				J.	MBC (
скѕро	osur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmer	i (settlement risk) / Exposures That		n ranure		1.0		(dalam jutaan Rupiah / in million	Rupial
lo	Jenis Transaksi	Nilai Eksposur / Exposure	31 Desember / December 2021 Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	31 Desember / Nilai Eksposur / Exposure	/ December 2020 Faktor Pengurang Modal / Capital	ATMR / RWA	Transaction Type	No
)	(2)	(3)	(4)	(5)	(6)	Deduction Factor (7)	(8)	(2)	(1)
De	livery versus payment	-		-	-		-	Delivery versus payment	t   1.
	Beban Modal 8% (5-15 hari)	-		-	-		-	a. 8% capital charge (5-15 days)	
	Beban Modal 50% (16-30 hari)	-		-	-			b. 50% capital charge (16-30 days)	4—
	Beban Modal 75% (31-45 hari)	-		-	-		-	c. 75% capital charge (31-45 days) d. 100% capital charge (more than 45	-
d.E	Beban Modal 100% (lebih dari 45 hari)	-		-	-		-	days	
No	n-delivery versus payment	-	-		-	-		Non delivery versus payment	
	Total	·	-	-	-	-	-	Total	
Ekspe	osur Sekuritisasi / Securitisation Exposures								
			31 Desember	/ December 2021	31 Desember / December 2	2020		(dalam jutaan Rupiah / in million	Rupia
0	Jenis Transaksi		Faktor Pengurang Modal / Capital	ATMR / RWA	Faktor Pengurang Modal / Capital Deduction	ATMR / RWA	Tra	ansaction Type	No
	(2)		Deduction Factor	(4)	Factor	(6)			
AT	(2) TMR atas Eksposur Sekuritisasi yang dihitung dengan Metode External	Rating Base Approach (ERBA)	(3)	- (4)	(5)	- (0)	RWA on Securitization	Exposure calculated by External Rating	
+								Base Approach (ERBA) Method	
	MR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standard rsyaratan	ized Approach (SA)		-		-	RWA on Securitization	on Exposure calculated by Standardized Approach (SA) Method Requirements	1
R Fk	sposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utarr	20	-		-		Constitution Evangum	which is a Core Capital Reduction Factor	-
. EK	<u> </u>	18	-		-		Securitization Exposure v		3.
+	Total			•	-			Total	$\vdash$
Ekspo	osur Derivatif / Derivative Exposure								
		31 Desember /	December 2021	31 Desemb	er / December 2020		(daia	am jutaan Rupiah / in million Rupiah,	
lo	Kategori / Category	Tagihan Bersih / Net Claims	ATMR	Tagihan Bersih / Net Claims	ATMR	Kategori	/ Category	No	
. Ta	gihan Kepada Pemerintah	-	-		_		Claims on sovereign	1	
a.	Tagihan Kepada Pemerintah Indonesia	-	-			Claims	on Indonesian sovereign a.		
b.1	Fagihan Kepada Pemerintah Negara Lain	-				С	laims on Other sovereign b.		
2. Ta	gihan Kepada Entitas Sektor Publik	-	-			Cla	ims on Public Sector Entity	2	
3. Ta	gihan kepada Bank Pembangunan Multilateral dan Lembaga Internasion	-	-	-	-	Claims on Multilate	ral Development Banks and International Institute	3	
4 Ta	gihan kepada Bank	974.678	409.957	645.341	235.467		Claims on Bank	4	
a.1	Fagihan Jangka Pendek	33.367	7.060	23.688	4.738		Short Term a.		
b.1	Fagihan Jangka Panjang	941.311	402.897	621.653	230.729		Long Term b.		
5 Ta	gihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	321.033	250.125		Claims on Micro, Small and Retail Portfolio	5	1
Ta	gihan Kepada Korporasi	1.385.154	1.357.145	1.975.245	1.938.783		Claims on Corporate	6	1
,			1.065.325				Credit Valuation Adjustment	7	1
	sposur tertimbang dari Credit Valuation Adjustment (CVA risk w eighter Ital	2.359.832		2.620.587	902.512 3.076.762		CVA risk w eighted assets) Total	,	+
10	1941	2.009.032	2.032.421	2.020.301	3.010.102		iotai		
	Pengukuran Risiko Kredit (1+2+3+4+5+6) / Total Credit Risk Meas	urement (1+2+3+4+5+6)			(dalam jutaan Rupiah / in million Rupiah)				
Total			31 Desember / December 2021	31 Desember / December 2020	, jacaan Kapian / in inimon Kapian /				
Total		l .		31 Desember / December 2020 118.425.350	TOTAL CREDIT RISK RWA				
	ATMD DISIKO KDENIT	(A)							
OTAL	ATMR RISIKO KREDIT  R PENGURANG ATMR RISIKO KREDIT: lebih antara cadangan umum PPKA atas aset produktif yang	(A)	115.006.000	110.425.330	RWA CREDIT RISK DEDUCTION FACTOR: The difference between PPKA's general				
OTAL AKTOI elisih ajib d	R PENGURANG ATMR RISIKO KREDIT: lebih antara cadangan umum PPKA atas aset produktif yang ihitung dan		115.006.000	110.425.300	RWA CREDIT RISK DEDUCTION FACTOR: The difference between PPKA's general reserves on productive assets that must be calculated and				
OTAL AKTOI elisih ajib d 25% A	R PENGURANG ATMR RISIKO KREDIT: lebih antara cadangan umum PPKA atas aset produktif yang	(B) (C)	115.006.000	118.425.350	RWA CREDIT RISK DEDUCTION FACTOR: The difference between PPKA's general reserves on productive assets that must be				



# 11. COUNTERPARTY CREDIT RISK DISCLOSURE (CCRA)

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 COUNTERPARY CREDIT RISK EXPOSURE (CCR1)

	a	b	С	d	e	f
	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulatory EAD	Tagihan Bersih	ATMR
1 SA-CCR (untuk derivatif)	568.147.981.437	1.117.446.374.485		1,4	2.359.832.098.290	
2 Metode Internal Model (untuk derivatif dan SFT)					N/A	N/A
3 Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT)					N/A	N/A
4 Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT)						
5 VaR untuk SFT					N/A	N/A
6 Total						

# 13. CAPITAL CHARGE FOR CREDIT VALUATION ADJUSTMENT (CCR2)

		a	b
	Indonesia	Tagihan bersih	ATMR
	Total portfolios berdasarkan Advanced CVA capital charge	N/A	N/A
1	(i) komponen VaR (termasuk 3× multiplier)		N/A
2	(ii) komponen Stressed VaR (termasuk 3× multiplier)		N/A
3	Semua Portfolio sesuai Standardised CVA Capital Charge	1.065.324.858.024	
4	Total sesuai CVA Capital Charge	1.065.324.858.024	



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

Bobot Risiko	a	b	С	d	e	f	g	h	i
Kategori Portofolio	0%	10%	20%	50%	75%	100%	150%	Lainnya	Total Tagihan Bersih
Indonesia									
Tagihan kepada Pemerintah dan Bank									
Sentral									
Tagihan kepada Entitas Sektor Publik									
Tagihan kepada Bank Pembangunan									
Multilateral dan Lembaga Internasional									
Tagihan kepada Bank Lain			292.850.722.031	351.186.702.249		1.303.565.967			645.340.990.247
Tagihan kepada perusahaan sekuritas									
Tagihan kepada Korporasi			37.459.836.411	12.989.310.784		1.924.796.316.873			1.975.245.464.068
Tagihan Kepada Usaha Mikro, Usaha									
Kecil, dan Portofolio Ritel									
Aset lainnya									
Total			330.310.558.442	364.176.013.033		1.926.099.882.840			2.620.586.454.315

# 15. NET DERIVATIVE LOANS (CCR6)

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

# 16. QUALITATIVE DISCLOSURES ON SECURITIZATION EXPOSURE (SECA)

There is no securitization exposure



# 17. SECURITIZATION EXPOSURE IN THE BANKING BOOK (SEC1)

There is no securitization exposure

## 18. SECURITIZATION EXPOSURE IN TRADING BOOK (SEC2)

There is no securitization exposure

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

There is no securitization exposure

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

There is no securitization exposure

#### 21. GENERAL RISK EXPOSURE DISCLOSURE

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

## 1. Credit Risk Management Framework

Calculating credit risk is done based on portfolio and transactional. The calculation may use both quantitive 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 organize 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 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 Bank has adequacy of processes in identification, measurement, monitoring and internal control as well as credit risk management information system. The available Mangement 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

Development of management information system is carried out in continuity in order to present credit risk information on regular basis.

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.

# 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.

#### 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 andfinancial 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