

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)

No.	Kategori Portofolio	31 Desember 2021 / 31 Desember 2021						31 Desember 2020 / 31 Desember 2020						Portfolio Category	No.
		Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area						Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area							
		JAWA/ JAWA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA/ JAWA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)
1	Tagihan Kepada Pemerintah	38.481.878	-	-	-	-	38.481.878	30.515.454	-	-	-	-	30.515.454	Claims on sovereign	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	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
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	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	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	8
9	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	10
11	Aset Lainnya	5.009.331	-	-	-	-	5.009.331	5.736.530	-	-	-	-	5.736.530	Other assets	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	

Risiko Kredit/ Credit Risk

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

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	31 Desember 2021 / 31 Desember 2021						31 Desember 2020 / 31 Desember 2020						Portfolio Category	No.
		Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area						Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area							
		JAWA/ JAWA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA/ JAWA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(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
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
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
11	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)

No.	Kategori Portofolio	31 Desember 2021 / 31 December 2021						31 Desember 2020 / 31 December 2020						Portfolio Category	No.
		Tagihan bersih berdasarkan sisa jangka waktu kontrak /						Tagihan bersih berdasarkan sisa jangka waktu kontrak /							
		< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3-5 tahun / 3 - 5 year	> 5 thn / > 5 year	TANPA KONTRAK/NON CONTRACTUAL	Total	< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3-5 tahun / 3 - 5 year	> 5 thn / > 5 year	TANPA KONTRAK/NON CONTRACTUAL	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)
1	Tagihan Kepada Pemerintah	38.476.696	5.272	-	-	-	38.481.878	30.515.454	-	-	-	-	30.515.454	Claims on sovereign	1
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
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and 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
9	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
11	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

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	31 Desember 2021 / 31 December 2021						31 Desember 2020 / 31 December 2020						Portfolio Category	No.
		Tagihan bersih berdasarkan sisa jangka waktu kontrak / Net claims based on residual contractual maturity						Tagihan bersih berdasarkan sisa jangka waktu kontrak / Net claims based on residual contractual maturity							
		< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3-5 tahun / 3 - 5 year	> 5 thn / > 5 year	TANPA KONTRAK/NON CONTRACTUAL	Total	< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3-5 tahun / 3 - 5 year	> 5 thn / > 5 year	TANPA KONTRAK/NON CONTRACTUAL	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)
1	Tagihan Kepada Pemerintah	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	3
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 Disclosure based on Economic Sector - Bank Stand Alone

(dalam jutaan Rupiah / In million Rupiah)

No.	Sektor Ekonomi	Tagihan Kepada Pemerintah / Claims on sovereign	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institute	Tagihan Kepada Bank / Claims on Bank	Kredit Beragun Rumah Tinggal / Claims secured by Residential Property	Kredit Beragun Properti Komersial / Claims secured by Commercial Real Estate	Kredit Pegawai/ Pensiunan / Pensioners/Other institutions	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small and Retail Portfolio	Tagihan kepada Korporasi / Claims on Corporate	Tagihan yang Telah Jatuh Tempo / Past due claims	Aset Lainnya / Other assets	Economic Sector	No.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)	(1)
Desember 2021														
1	Pertanian, Kehutanan, dan Perikanan	-	1.146.804	-	-	-	-	-	33.546	5.405.874	8.326	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-	807	5.126.997	-	-	Mining and excavation	2
3	Industri pengolahan	-	1.712.156	-	-	-	-	-	67.957	29.502.043	57.759	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas	-	4.645.809	-	-	-	-	-	981	1.354.910	426	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah	-	-	-	-	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	-	3.978.955	-	-	-	-	-	4.617	2.003.514	8.752	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Pemeliharaan Kendaraan Bermotor	-	-	-	-	-	-	-	229.657	17.621.815	130.447	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	-	8.653.255	-	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman	-	-	-	-	-	-	-	18.584	108.197	42	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	-	-	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	24.726.640	30.107	-	4.816.325	-	-	-	1.811	16.776.535	8.490	-	Financial and Insurance Activities	11
12	Real Estat	-	9.881	-	-	-	-	-	-	6.761.549	-	-	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna	-	-	-	-	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Keamanan Umum	-	-	-	-	-	-	-	135	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	-	5.815	517	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Kesehatan Hewan	-	-	-	-	-	-	-	53.715	61.273	1.121	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	-	25.948	-	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemilik atau Anggota Rumah Tangga	-	-	-	-	319	-	26.204.507	1.763.468	17.954	110.271	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Non-Profesional Lainnya	-	-	-	-	-	-	-	1.854	405.650	2.442	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	-	-	-	-	-	-	-	60.319.000	15.524.000	756.000	-	Not a Business Field	22
23	Lainnya	13.755.238	-	-	795.760	-	-	-	-	3.678	-	5.009.331	Others	23
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														
1	Pertanian, Kehutanan, dan Perikanan	-	1.232.597	-	-	-	-	46.018	74.371	2.924.782	515	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-	887	2.651.773	-	-	Mining and excavation	2
3	Industri pengolahan	-	2.183.074	-	-	-	-	-	6.378	108.874	31.838.494	58.659	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas	-	6.005.363	-	-	-	-	-	99	473	1.393.051	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah	-	-	-	-	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	-	4.780.186	-	-	-	-	-	5.674	1.492.116	19.968	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Pemeliharaan Kendaraan Bermotor	-	-	-	-	-	-	45.521	416.703	16.190.596	134.167	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	-	750.000	-	-	-	-	-	-	9.072.486	-	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman	-	-	-	-	-	-	16.244	53.927	132.076	695	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	-	-	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	19.604.666	170.956	-	3.389.752	-	-	12.180	2.632	19.216.855	1.122	-	Financial and Insurance Activities	11
12	Real Estat	-	24	-	-	-	-	-	-	6.452.398	-	-	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna	-	-	-	-	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Keamanan Umum	-	-	-	-	-	-	-	999	74	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	81	14.966	1.433	366	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Kesehatan Hewan	-	-	-	-	-	-	-	155.413	86.013	7.135	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	-	56.058	-	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemilik atau Anggota Rumah Tangga	-	-	-	-	344	-	32.031.041	964.032	5.344	144.784	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Non-Profesional Lainnya	-	-	-	-	-	-	-	1.207	3.134	560.010	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	-	-	-	-	-	-	-	180.389	-	3.948	-	Not a Business Field	22
23	Lainnya	10.910.788	-	-	399.725	-	-	-	550	10.450	-	5.736.530	Others	23
Total		30.515.454	15.122.200		3.789.477	344		32.158.916	1.983.024	92.084.009	374.834	5.736.530	Total	

Risiko Kredit/ Credit Risk

**Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Konsolidasi dengan Perusahaan Anak
Net Claims Disclosure based on Economic Sector - Consolidated Bank and Subsidiary**

(dalam jutaan Rupiah / in million Rupiah)

No.	Sektor Ekonomi	Tagihan Kepada Pemerintah / Claims on sovereign	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institute	Tagihan Kepada Bank / Claims on Bank	Kredit Beragun Rumah Tinggal / Claims secured by Residential Property	Kredit Beragun Properti Komersial / Claims secured by Commercial Real Estate	Kredit Pegawai/ Pensiunan / Pensioners/Other institutions' employees loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small and Retail Portfolio	Tagihan kepada Korporasi / Claims on Corporate	Tagihan yang Telah Jatuh Tempo / Past due claims	Aset Lainnya / Other assets	Economic Sector	No.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)	(1)
Desember 2021														
1	Pertanian, Kehutanan, dan Perikanan	-	1.146.804	-	-	-	-	-	256.561	5.405.874	9.066	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-	1.109	5.126.997	2	-	Mining and excavation	2
3	Industri pengolahan	-	1.712.156	-	-	-	-	-	319.485	29.502.043	58.228	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Bersih	-	4.645.809	-	-	-	-	-	981	1.354.910	426	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan Sampah	-	-	-	-	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	-	3.978.955	-	-	-	-	-	4.617	2.003.514	8.752	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Kendaraan Bermotor	-	-	-	-	-	-	-	9.060.732	17.621.815	146.954	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	-	-	-	-	-	-	-	2.375	8.653.255	6	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman	-	-	-	-	-	-	-	41.342	108.197	209	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	87	-	1	-	Information and Communication	10
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
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Milik	-	-	-	-	-	-	-	779	-	1	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial	-	-	-	-	-	-	-	135	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	-	5.815	517	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	54.208	61.273	1.123	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	11.110	25.948	40	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	319	-	26.204.507	2.242.969	17.954	111.137	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstera Internasional	-	-	-	-	-	-	-	1.854	405.650	2.442	-	Activities of the International Agency and Other Extra International Agency	21
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
Total		45.091.841	11.801.959		5.828.573	319		26.204.507	12.066.733	93.855.402	347.639	6.311.995	Total	
Desember 2020														
1	Pertanian, Kehutanan, dan Perikanan	-	1.232.597	-	-	-	-	46.018	717.323	2.924.782	657	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	-	-	-	-	-	-	-	3.146	2.651.773	1	-	Mining and excavation	2
3	Industri pengolahan	-	2.183.074	-	-	-	-	6.378	341.930	31.838.494	58.706	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Bersih	-	6.005.363	-	-	-	-	99	473	1.393.051	-	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan Sampah	-	-	-	-	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	-	4.780.186	-	-	-	-	-	5.674	1.492.116	19.968	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Kendaraan Bermotor	-	-	-	-	-	-	45.521	7.700.795	16.190.596	136.139	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	-	750.000	-	-	-	-	-	10.706	9.072.486	6	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman	-	-	-	-	-	-	16.244	183.229	132.076	758	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	-	-	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	19.604.666	170.956	-	3.389.752	-	-	12.180	2.912	19.225.087	1.122	-	Financial and Insurance Activities	11
12	Real Estat	-	24	-	-	-	-	-	3.956	6.452.398	1	-	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Milik	-	-	-	-	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial	-	-	-	-	-	-	-	999	74	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	81	14.966	1.433	366	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	-	157.713	86.013	7.136	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	-	34.879	56.058	12	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	344	-	32.031.041	1.369.403	5.344	144.883	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstera Internasional	-	-	-	-	-	-	1.207	3.134	560.010	3.475	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	-	-	-	-	-	-	147	180.453	-	3.948	-	Not a Business Field	22
23	Lainnya	16.364.772	178.213	-	647.784	-	-	-	1.881	10.450	-	7.231.361	Others	23
Total		35.969.438	15.300.413		4.037.536	344		32.158.916	10.733.572	92.092.241	377.178	7.231.361	Total	

4. CLAIMS AND ALLOWANCES DISCLOSURE BASED ON GEOGRAPHIC AREA

Risiko Kredit/ Credit Risk

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

(dalam jutaan Rupiah / in million Rupiah)

No.	Keterangan	30 Desember 2021 / 30 December 2021						30 Desember 2020 / 30 December 2020						Description	No.
		Wilayah / Geographic Area						Wilayah / Geographic Area							
		JAWA / JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA / JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(1)	(2)	(7)
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
6	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

(dalam jutaan Rupiah / in million Rupiah)

No.	Keterangan	30 Desember 2021 / 30 December 2021						30 Desember 2020 / 30 December 2020						Description	No.
		Wilayah / Geographic Area						Wilayah / Geographic Area							
		JAWA / JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA / JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(3)	(4)	(5)	(6)	(7)	(2)	(7)		
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	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	254.623	12.209	82.144	28.361	-	377.337	291.461	6.897	39.319	15.752	-	353.429	b. Matured	
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1	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	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
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	6

5. CLAIMS AND ALLOWANCE DISCLOSURE BASED ON ECONOMIC SECTOR

Risiko Kredit/ Credit Risk

Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual Claims and Allowances Disclosure based on Economic Sector - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Sektor Ekonomi	Tagihan / Claims	Tagihan yang Mengalami Penurunan Nilai / Impaired claims		Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for impairment losses - Stage 1	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for impairment losses - Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for impairment losses - Stage 3	Tagihan yang dihapus buku / Amounts Written-Off	Economic Sector	No.
			Belum Jatuh Tempo / Not yet matured	Telah jatuh tempo / Matured						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)	
	Desember 2021							December 2021		
1	Pertanian, Kehutanan, dan Perikanan	6.601.119	14.895	-	6.030	3.578	6.905	15.211	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	4.018.722	69	-	2.327	3.550	69	5.652	Mining and excavation	2
3	Industri pengolahan	29.062.512	575.787	48.800	102.876	58.684	603.775	389.443	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan	5.443.158	750	-	1.907	-	3.663	2.526	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pa	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	5.618.068	385.119	11.673	24.104	3.473	388.095	86.881	Construction	6
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 and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	8.660.956	21.564	-	16.114	10.451	14.816	47.872	Transportation and Warehousing	8
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 Food	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	44.174.461	287.436	-	17.643	117.973	285.508	83.302	Financial and Insurance Activities	11
12	Real Estat	5.314.097	181.211	-	16.777	4.136	175.192	47.834	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan, dan	135	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	6.332	-	-	4	-	-	15	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas S	116.109	-	-	212	916	143	723	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	27.326	2.499	-	3.725	5.173	3.034	13.417	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi K	28.241.103	250.716	146	130.031	64.352	145.698	3.241.514	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ek	409.945	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	35.847	5.068	-	-	-	-	4.586	Not a Business Field	22
23	Lainnya	19.560.331	-	-	984	-	-	-	Others	23
	Total	174.804.258	2.497.221	130.072	555.661	352.086	2.408.108	4.717.907	Total	
	Desember 2020							December 2020		
1	Pertanian, Kehutanan, dan Perikanan	4.278.244	821	-	11.045	2.080	898	21.333	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	1.909.472	-	-	1.864	8.145	-	5.814	Mining and excavation	2
3	Industri pengolahan	28.768.586	116.932	55.363	122.015	123.946	154.466	385.163	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan	6.065.418	-	-	1.701	-	-	2.195	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pa	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	6.196.394	28.937	3.000	14.578	182.361	16.925	77.314	Construction	6
7	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 and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	8.069.801	2.761	25.977	19.375	15.398	40.057	60.576	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Ma	210.015	1.054	-	5.810	10.419	8.154	21.382	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	40.063.085	60.295	-	11.389	82.525	113.038	124.179	Financial and Insurance Activities	11
12	Real Estat	4.492.743	168.308	-	16.095	27.305	170.943	49.194	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan, dan	1.073	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	16.846	-	-	19	8	183	109	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas S	248.742	547	-	758	914	574	1.734	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	60.590	11.667	-	7.313	7.463	7.098	25.768	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi K	33.352.703	326.175	168	174.981	108.018	212.863	3.393.759	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ek	567.826	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	184.484	29.548	-	-	-	-	37.447	Not a Business Field	22
23	Lainnya	17.047.045	-	-	-	-	-	-	Others	23
	Total	167.408.402	1.072.222	171.344	678.645	840.603	1.098.101	4.945.211	Total	

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

(dalam jutaan Rupiah / in million Rupiah)

No.	Sektor Ekonomi	Tagihan / Claims	Tagihan yang Mengalami Penurunan Nilai / Impaired claims		Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for impairment losses - Stage 1	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for impairment losses - Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for impairment losses - Stage 3	Tagihan yang dihapus buku / Amounts Written-Off	Economic Sector	No.
			Belum Jatuh Tempo / Not yet matured	Telah jatuh tempo / Matured						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)	
Desember 2021										
1	Pertanian, Kehutanan, dan Perikanan	6.855.090	14.895	11.919	36.245	3.578	6.905	99.630	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	4.019.182	69	82	2.482	3.550	69	6.204	Mining and excavation	2
3	Industri pengolahan	29.334.331	575.787	55.573	122.699	58.684	603.775	451.359	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	5.443.158	750	-	1.907	-	3.663	2.526	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	5.618.088	385.119	11.673	24.104	3.473	388.095	86.881	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	26.819.049	762.507	281.227	822.490	76.806	769.523	2.288.511	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	8.664.123	21.564	287	16.900	10.451	14.816	50.894	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	174.210	9.600	3.233	19.153	2.994	11.687	66.586	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	122	-	16	34	-	-	692	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	44.184.748	287.436	12	17.752	117.973	285.508	83.440	Financial and Insurance Activities	11
12	Real Estat	5.314.234	181.211	4	18.805	4.138	175.192	47.912	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	1.061	-	108	281	-	-	1.370	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	135	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	6.332	-	-	4	-	-	15	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	116.752	-	48	361	916	143	1.245	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	40.892	2.499	853	6.141	5.173	3.034	21.092	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	28.757.796	250.716	12.264	166.357	64.352	145.698	3.351.458	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	409.945	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	35.938	5.068	-	-	-	-	4.586	Not a Business Field	22
23	Lainnya	27.968.162	-	38	1.211	-	-	1.104	Others	23
Total		193.763.328	2.497.221	377.337	1.254.926	352.086	2.408.108	6.585.507	Total	
Desember 2020										
1	Pertanian, Kehutanan, dan Perikanan	4.978.969	821	11.482	68.676	2.080	898	53.784	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	1.912.015	-	60	2.147	8.145	-	6.086	Mining and excavation	2
3	Industri pengolahan	29.028.114	116.932	61.934	148.439	123.946	154.466	422.061	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	6.085.418	-	-	1.701	-	-	2.195	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	6.196.394	28.937	3.000	14.578	182.361	16.925	77.314	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	23.851.094	325.177	229.284	981.396	272.021	372.902	1.562.033	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	8.082.109	2.761	26.418	20.972	15.398	40.057	62.629	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	356.608	1.054	4.828	23.039	10.419	8.154	51.162	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	40.071.691	60.295	-	11.483	82.525	113.038	124.179	Financial and Insurance Activities	11
12	Real Estat	4.497.274	168.308	105	16.689	27.305	170.943	50.146	Real Estate	12
13	Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	1.073	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	16.846	-	-	19	8	183	109	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	251.307	547	45	1.022	914	574	2.012	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	99.824	11.667	1.002	11.657	7.483	7.098	29.042	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	55	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	33.809.064	326.175	15.133	225.871	108.018	212.863	3.448.929	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	567.826	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Bukan Lapangan Usaha	184.548	29.548	-	-	-	-	38.053	Not a Business Field	22
23	Lainnya	24.423.929	-	138	466	-	-	-	Others	23
Total		184.394.103	1.072.222	353.429	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

(dalam jutaan Rupiah / in million Rupiah)

No.	Keterangan	31 Desember / December 2021			31 Desember / December 2020			Description	No.
		CKPN Stage 1	CKPN Stage 2	CKPN Stage 3	CKPN Stage 1	CKPN Stage 2	CKPN Stage 3		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Saldo awal CKPN	(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
	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	
	2.b. Pemulihan CKPN pada periode berjalan	22.084	3.835	(57.926)	-	-	(95.800)	2.b. Recovery for the period	
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)

No.	Keterangan	31 Desember / December 2021			31 Desember / December 2020			Description	No.
		CKPN Stage 1	CKPN Stage 2	CKPN Stage 3	CKPN Stage 1	CKPN Stage 2	CKPN Stage 3		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Saldo awal CKPN	(1.528.135)	(840.603)	(1.098.101)	(522.687)	267.272	(1.671.998)	Beginning balance	1
2	Pembentukan (pemulihan) CKPN pada periode berjalan	-	-	-	-	-	-	Provision (recovery) for the period	3
	2.a. Pembentukan CKPN pada periode berjalan	(705.115)	(4.047)	(1.427.979)	(1.301.551)	(1.176.840)	(352.892)	3.a. Provision for the period	
	2.b. Pemulihan CKPN pada periode berjalan	(4.304)	3.835	(57.926)	(3.959)	-	(95.800)	3.b. Recovery for the period	
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan	904.833	-	743.674	300.062	68.965	1.133.243	Write-offs for the period	4
4	Pembentukan (pemulihan) lainnya pada periode berjalan	77.795	488.729	(567.776)	-	-	(110.654)	Other provision (recovery) for the period	5
	Saldo akhir	(1.254.926)	(352.086)	(2.408.108)	(1.528.135)	(840.603)	(1.098.101)	Ending balance	

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

Risiko Kredit/ Credit Risk

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

(dalam jutaan Rupiah / in million Rupiah)

30 Desember / December 2021																	
No.	Kategori Portofolio	Lembaga Peringkat / Rating Agencies	Peringkat Jangka panjang / Long Term Rating											Tanpa Peringkat / Unrated	Portfolio Category	No.	
			Peringkat Jangka panjang / Long Term Rating								Peringkat Jangka Pendek / Short Term Rating						
			AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3	Kurang dari A-3				
			Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3				Kurang dari F3
			Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3				Kurang dari F3
(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	1
2	Tagihan Kepada Entitas Sektor Publik		-	132.599	3.535.454	6.843.958	-	-	-	-	-	-	-	-	1.011.701	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank		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 Residential Property	5
6	Kredit Beragun Properti Komersial														-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan														26.204.507	Pensioners/Other institutions' employees	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel														2.243.266	Claims on Micro, Small and Retail Portfolio	8
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	10
11	Aset Lainnya														5.009.331	Other assets	11
TOTAL			3.172.556	5.271.537	8.032.038	9.549.774	326.435	945.159	-	-	-	-	-	-	155.951.664	TOTAL	

30 Desember / December 2020																	
No.	Kategori Portofolio	Lembaga Peringkat / Rating Agencies	Peringkat Jangka panjang / Long Term Rating											Tanpa Peringkat / Unrated	Portfolio Category	No.	
			Peringkat Jangka panjang / Long Term Rating								Peringkat Jangka Pendek / Short Term Rating						
			AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3	Kurang dari A-3				
			Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3				Kurang dari F3
			Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3				Kurang dari F3
(1)	(2)	(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	1
2	Tagihan Kepada Entitas Sektor Publik		852.031	222.450	4.719.004	5.903.331	-	-	2.722.047	-	-	-	-	-	703.337	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank		413.623	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	5
6	Kredit Beragun Properti Komersial														-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan														32.158.916	Pensioners/Other institutions' employees	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel														1.983.024	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi		1.600.180	6.105.882	3.494.516	1.612.766	298.563	591.824	36.163	-	-	-	-	-	78.344.115	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo														374.834	Past due claims	10
11	Aset Lainnya														5.736.530	Other assets	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	

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

(dalam jutaan Rupiah / in million Rupiah)

30 Desember / December 2021																	
No.	Kategori Portofolio	Lembaga Pemeringkat / Rating Agencies	Tagihan Bersih / Net Claims											Tanpa Peringkat / Unrated	Portfolio Category	No.	
			Peringkat Jangka panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term 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
			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
			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
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	1	
2	Tagihan Kepada Entitas Sektor Publik		-	132.599	3.813.701	6.843.958	-	-	-	-	-	-	-	1.011.701	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank		988.635	907.198	1.381.409	1.879.610	326.435	-	-	5	-	-	-	345.281	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal													319	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial													-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan													26.204.507	Pensioners/Other institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													12.066.733	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi		2.354.404	4.231.740	3.125.344	826.206	-	945.159	-	-	-	-	-	82.372.549	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo													347.639	Past due claims	10	
11	Aset Lainnya													6.311.995	Other assets	11	
	TOTAL		-	3.343.039	5.271.537	8.320.454	9.549.774	326.435	945.159	-	5	-	-	173.752.565	TOTAL		

30 Desember / December 2020																	
No.	Kategori Portofolio	Lembaga Pemeringkat / Rating Agencies	Tagihan Bersih / Net Claims											Tanpa Peringkat / Unrated	Portfolio Category	No.	
			Peringkat Jangka panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term 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
			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
			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
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	1	
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 Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank		582.577	356.160	774.242	1.365.950	497.666	-	-	5	-	-	-	460.936	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal													344	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial													-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan													32.158.916	Pensioners/Other institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													10.733.572	Claims on Micro, Small and Retail Portfolio	8	
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 claims	10	
11	Aset Lainnya													7.231.361	Other assets	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)

No.	Kategori Portofolio	30 Desember / December 2021											ATMR / RWA	Beban Modal / Capital Charge	30 Desember / December 2020											ATMR / RWA	Beban Modal / Capital Charge	Portfolio Category	No.
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Claims post Credit Risk Mitigation													Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Claims post Credit Risk Mitigation														
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya / Others	0%			20%	35%	40%	45%	50%	75%	100%	150%	Lainnya / Others						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)		
A Eksposur Neraca																											Balance Sheet Exposures		A
1	Tagihan Kepada Pemerintah	38.481.878	-	-	-	-	-	-	-	-	-	-	-	-	30.515.454	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	132.599	-	-	-	10.855.691	-	-	406.714	-	6.064.436	485.155	-	324.482	-	-	-	9.769.142	-	-	2.722.047	-	-	-	9.032.538	722.603	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	-	3.119.706	-	-	-	1.341.471	-	-	176.230	-	1.470.907	117.673	-	1.543.273	-	-	-	1.493.660	-	-	107.204	-	-	-	1.162.689	93.015	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	319	-	-	-	-	-	-	112	9	-	344	-	-	-	-	-	-	-	-	-	-	120	10	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensunuan	-	-	-	-	-	26.204.507	-	-	-	-	13.102.254	1.048.180	-	-	-	-	-	32.158.917	-	-	-	-	-	-	16.079.459	1.286.357	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Riil	-	71	-	-	-	-	2.214.568	-	-	-	1.660.940	132.875	-	21.525	-	-	-	1.959.248	-	-	-	-	-	-	1.473.741	117.899	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	252.274	5.700.936	-	-	-	12.573.435	-	-	64.932.450	671.191	73.366.142	5.869.291	188.107	7.133.602	-	-	-	12.782.269	-	-	58.634.216	627.987	-	67.394.051	5.391.524	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	493.248	-	39.460	-	108	-	-	-	-	-	-	374.725	-	-	-	562.109	44.969	Past due claims	10
11	Aset Lainnya	1.022.869	-	-	-	-	-	-	-	3.959.965	26.497	3.999.711	319.977	-	1.323.222	-	-	-	-	-	-	4.371.596	41.712	-	-	4.434.164	354.733	Other assets	11
Total Eksposur Neraca		39.757.021	8.953.312	319	-	-	50.975.104	-	-	2.214.568	69.068.645	1.433.234	100.157.749	-	8.012.620	32.026.783	9.022.990	344	-	-	56.203.988	1.959.248	63.113.016	3.766.471	-	100.138.871	8.011.110	Total Balance Sheet Exposures	B
B Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif																											Off-Balance Sheet Exposures		B
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	128.708	-	-	-	-	-	64.354	5.148	-	750.000	-	-	1.556.529	-	-	-	-	-	-	928.265	74.261	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensunuan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Riil	-	-	-	-	-	-	28.627	-	-	-	21.470	1.718	-	-	-	-	-	2.250	-	-	-	-	-	-	1.688	135	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	45.229	860.000	-	-	-	2.519.014	-	-	4.602.684	302.866.00	6.488.490	519.079	19.418	535.000	-	-	-	4.175.812	-	-	5.713.791	298.562	-	8.356.540	668.523	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Past due claims	10
Total Eksposur Riil		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	Total Off-Balance Sheet Exposures	C	
C Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)																											Counterparty Credit Risk		C
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	-	275.368	-	-	-	-	688.854	-	10.457	-	1.475.282	118.023	-	292.851	-	-	-	351.187	-	-	1.304	-	-	-	1.137.980	91.038	Claims on Bank	4
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Riil	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5
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 Corporate	6
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 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

(dalam jutaan Rupiah / In million Rupiah)

No.	Kategori Portofolio	30 Desember / December 2021												ATMR / RWA	Beban Modal / Capital Charge	30 Desember / December 2020												ATMR / RWA	Beban Modal / Capital Charge	Portfolio Category	No.
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Claims post Credit Risk Mitigation														Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Claims post Credit Risk Mitigation															
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya / Others	0%	20%			35%	40%	45%	50%	75%	100%	150%	Lainnya / Others								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(2)	(1)				
A	Eksposur Neraca																										Balance Sheet Exposures	A			
1	Tagihan Kepada Pemerintah	45.091.842	-	-	-	-	-	-	-	-	-	-	-	35.969.438	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1			
2	Tagihan Kepada Entitas Sektor Publik	-	132.599	-	-	-	11.133.938	-	-	406.714	-	-	6.203.560	496.285	-	324.482	-	-	-	9.947.355	-	-	2.722.847	-	9.121.645	729.732	Claims on Public Sector Entity	2			
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3			
4	Tagihan Kepada Bank	-	3.336.194	-	-	-	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	4			
5	Kredit Beragun Rumah Tinggal	-	-	319	-	-	-	-	-	-	-	-	112	9	-	-	344	-	-	-	-	-	-	-	-	120	10	Secured by Residential Property	5		
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6			
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	26.204.507	-	-	-	-	-	13.102.254	1.048.180	-	-	-	-	-	32.158.917	-	-	-	-	16.079.459	-	Pensioners/Other institutions employees loans	7			
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Retail	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 and Retail Portfolio	8			
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 Corporate	9				
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 claims	10			
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	11			
	Total Eksposur Neraca	47.239.170	13.838.839	319	-	-	51.253.351	7.368.968	69.528.126	1.433.234	-	105.599.260	8.447.941	38.590.741	11.390.332	344	0	0	56.390.433	8.590.513	63.590.217	3.766.471	0	106.062.096	8.484.968	Total Balance Sheet Exposures					
B	Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif																										Off-Balance Sheet Exposures	B			
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1			
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	128.708	-	-	-	-	-	64.354	5.148	-	750.000	-	-	-	1.556.529	-	-	-	-	928.264	74.261	Claims on Public Sector Entity	2			
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3			
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Bank	4			
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5			
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6			
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Pensioners/Other institutions employees loans	7			
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Retail	45.229	860.000	-	-	-	-	28.627	-	4.602.684	302.866	-	21.470	1.718	-	-	-	-	-	2.250	-	-	-	-	1.688	135	Claims on Micro, Small and Retail Portfolio	8			
9	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	-	-	8.356.541	668.523	Claims on Corporate	9			
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Past due claims	10			
	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 Exposures					
C	Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)																										Counterparty Credit Risk	C			
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Pensioners/Other institutions employees loans	1			
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2			
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3			
4	Tagihan Kepada Bank	-	275.368	-	-	-	688.854	-	10.457	-	-	1.475.282	118.023	-	292.851	-	-	-	-	351.187	-	1.304	-	-	1.137.980	91.038	Claims on Bank	4			
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Retail	-	25.209	-	-	-	15.684	-	1.344.262	-	-	1.357.144	108.572	-	37.460	-	-	-	-	12.989	-	1.924.796	-	-	1.938.783	155.183	Claims on Micro, Small and Retail Portfolio	5			
6	Tagihan kepada Korporasi	-	300.576	-	-	-	704.538	-	1.354.718	-	-	2.832.426	226.595	-	330.311	-	-	-	-	364.176	-	1.926.100	-	-	3.076.762	246.141	Claims on Corporate	6			
	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 Credit Risk Exposures					

9. NET CLAIMS AND CREDIT RISK MITIGATION TECHNIQUES

Risiko Kredit/ Credit Risk

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

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	31 Desember / December 2021							31 Desember / December 2020							Portfolio Category	No.
		Tagihan Bersih/ Net Claims	Bagian yang dijamin / Claims guaranteed by:					Bagian yang tidak dijamin / Claims not guaranteed	Tagihan Bersih/ Net Claims	Bagian yang dijamin / Claims guaranteed by:				Bagian yang tidak dijamin / Claims not guaranteed			
			Agunan / Collateral	Garansi / Guarantee letter	Asuransi Kredit / Credit Insurance	Lainnya/Others	(8)-(3)-(4)+(5)+(6)+(7)			Agunan / Collateral	Garansi / Guarantee letter	Asuransi Kredit / Credit Insurance	Lainnya/Others				
(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)	(1)		
A	Eksposur Neraca														Balance Sheet Exposures	A	
1	Tagihan Kepada Pemerintah	38.481.878	-	-	-	-	38.481.878	30.515.454	-	-	-	-	30.515.454	Claims on sovereign	1		
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	2		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3		
4	Tagihan Kepada Bank	4.637.407	-	-	-	-	4.637.407	3.144.137	-	-	-	-	3.144.137	Claims on Bank	4		
5	Kredit Beragun Rumah Tinggal	319	-	-	-	-	319	344	-	-	-	-	344	Secured by Residential Property	5		
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6		
7	Kredit Pegawai/Pensiunan	26.204.507	-	-	-	-	26.204.507	32.158.917	-	-	-	-	32.158.917	Pensioners/Other institutions' employees loans	7		
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	8		
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	9		
10	Tagihan yang Telah Jatuh Tempo	-	-	328.832	-	-	328.832	374.833	-	-	108	-	374.725	Past due claims	10		
11	Aset Lainnya	5.009.331	-	-	-	-	5.009.331	5.736.530	-	-	-	-	5.736.530	Other assets	11		
	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 Administratif													Off-Balance Sheet Exposures	B		
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1		
2	Tagihan Kepada Entitas Sektor Publik	128.708	-	-	-	-	128.708	2.306.529	-	-	-	-	2.306.529	Claims on Public Sector Entity	2		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3		
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Bank	4		
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5		
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6		
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	7		
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	28.627	-	-	-	-	28.627	2.250	-	-	-	-	2.250	Claims on Micro, Small and Retail Portfolio	8		
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	9		
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	Past due claims	10		
	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	C		
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1		
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3		
4	Tagihan Kepada Bank	974.678	-	-	-	-	974.678	645.341	-	-	-	-	645.341	Claims on Bank	4		
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5		
6	Tagihan kepada Korporasi	1.385.154	-	-	-	-	1.385.154	1.975.245	-	-	-	-	1.975.245	Claims on Corporate	6		
	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 / in million Rupiah)

No.	Kategori Portofolio	31 Desember / December 2021							31 Desember / December 2020							Portfolio Category	No.
		Tagihan Bersih Net Claims	Bagian yang dijamin / Claims guaranteed by:				Bagian yang tidak dijamin / Claims not guaranteed	Tagihan Bersih Net Claims	Bagian yang dijamin / Claims guaranteed by:				Bagian yang tidak dijamin / Claims not guaranteed				
			Agunan / Collateral	Garansi / Guarantee letter	Asuransi Kredit / Credit Insurance	Lainnya / Others			Agunan / Collateral	Garansi / Guarantee letter	Asuransi Kredit / Credit Insurance	Lainnya / Others					
(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)	(1)		
A Eksposur Neraca																	
1	Tagihan Kepada Pemerintah	45.091.941	-	-	-	-	45.091.941	35.969.438	-	-	-	-	35.969.438	Claims on sovereign	1		
2	Tagihan Kepada Entitas Sektor Publik	11.673.251	890.587	-	-	-	10.782.664	12.993.884	-	-	-	-	12.993.884	Claims on Public Sector Entity	2		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3		
4	Tagihan Kepada Bank	4.853.895	-	-	-	-	4.853.895	3.392.196	-	-	-	-	3.392.196	Claims on Bank	4		
5	Kredit Beragun Rumah Tinggal	319	-	-	-	-	319	344	-	-	-	-	344	Secured by Residential Property	5		
6	Kredit Beragun Properti Komerstrial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6		
7	Kredit Pegawai/Pensiunan	26.204.507	-	-	-	-	26.204.507	32.159.917	-	-	-	-	32.159.917	Pensioners/Other institutions' employees loans	7		
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	12.038.106	28	-	4.669.110	-	7.368.968	10.731.321	2.119.283	-	21.525	-	8.590.513	Claims on Micro, Small and Retail Portfolio	8		
9	Tagihan kepada Korporasi	94.140.495	11.812.424	-	-	-	72.328.031	79.374.413	10.624.984	-	-	-	69.749.429	Claims on Corporate	9		
10	Tagihan yang Telah Jatuh Tempo	347.639	-	-	-	-	347.639	377.177	-	-	108	-	377.069	Fast due claims	10		
11	Aset Lainnya	6.311.995	-	-	-	-	6.311.995	7.231.361	-	-	-	-	7.231.361	Other assets	11		
	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 Administratif																	
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1		
2	Tagihan Kepada Entitas Sektor Publik	128.708	-	-	-	-	128.708	2.306.529	-	-	-	-	2.306.529	Claims on Public Sector Entity	2		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3		
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Bank	4		
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5		
6	Kredit Beragun Properti Komerstrial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6		
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	7		
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	28.627	-	-	-	-	28.627	2.250	-	-	-	-	2.250	Claims on Micro, Small and Retail Portfolio	8		
9	Tagihan kepada Korporasi	8.329.793	2.476.743	-	-	-	5.853.050	10.742.593	4.195.230	-	-	-	6.547.353	Claims on Corporate	9		
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	Fast due claims	10		
	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																	
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1		
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3		
4	Tagihan Kepada Bank	974.678	-	-	-	-	974.678	645.341	-	-	-	-	645.341	Claims on Bank	4		
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5		
6	Tagihan kepada Korporasi	1.385.154	-	-	-	-	1.385.154	1.975.245	-	-	-	-	1.975.245	Claims on Corporate	6		
	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)	201.509.968	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 Rupiah)

No.	Kategori Portofolio	31 Desember / December 2021			31 Desember / December 2020			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Tagihan Kepada Pemerintah	38.481.878	-	-	30.515.454	-	-	Claims on sovereign	1
	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	
2	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 Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	4.637.407	1.470.907	1.470.907	3.144.137	1.162.689	1.162.689	Claims on Bank	4
	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	
5	Kredit Beragun Rumah Tinggal	319	112	112	344	129	129	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	26.204.507	13.102.254	13.102.254	32.158.917	16.079.459	16.079.459	Pensioners/Other institutions employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	2.214.639	1.660.979	1.660.940	1.980.773	1.485.580	1.473.741	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	84.130.286	78.488.839	73.366.141	79.366.181	72.243.622	67.394.051	Claims on Corporate	9
10	Tagihan yang telah jatuh tempo	328.832	493.248	493.248	374.833	562.250	562.109	Past due claims	10
	a. Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Credit with Residential House Collateral a	
	b. Selain Kredit Beragun Rumah Tinggal	328.832	493.248	493.248	374.833	562.250	562.109	Other than Credit with Residential House Collateral b	
11	Aset Lainnya	5.009.331	-	3.999.711	5.736.530	-	4.434.164	Other Assets	11
	a. Uang tunai, emas, dan commemorative coin	1.022.869	-	-	1.323.222	-	-	Cash, gold, and commemorative coin	
	b. Penyertaan (selain yang menjadi faktor pengurang modal)	22.522	-	33.783	22.522	-	33.783	Investment (other than the capital reduction factor) b	
	1) Penyertaan modal sementara dalam rangka restrukturisasi kredit	-	-	-	-	-	-	Temporary capital investment in the framework of credit restructuring 1)	
	2) Penyertaan kepada perusahaan keuangan yang tidak terdaftar di bursa	22.522	-	33.783	22.522	-	33.783	Participation in financial companies not listed on the exchange 2)	
	3) Penyertaan kepada perusahaan keuangan yang terdaftar di bursa	-	-	-	-	-	-	Participation in financial companies listed on the exchange 3)	
	c. Aset tetap dan inventaris neto	1.866.856	-	1.866.856	2.025.871	-	2.025.871	Fixed assets and net inventories c	
	d. Agunan Yang Diambil Alih (AYDA)	3.975	-	5.963	19.190	-	28.785	Foreclosed Collateral (AYDA) d	
	e. Antar kantor neto	-	-	-	-	-	-	Inter Office Assets e	
	f. Lainnya	2.093.109	-	2.093.109	2.345.725	-	2.345.725	Others f	
	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 Rupiah)

No.	Kategori Portofolio	31 Desember / December 2021			31 Desember / December 2020			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
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	128.708	64.354	64.354	2.306.529	928.265	928.265	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	-	-	-	-	-	-	Claims on Bank	4
	a. Tagihan Jangka Pendek	-	-	-	-	-	-	Short Term a	
	b. Tagihan Jangka Panjang	-	-	-	-	-	-	Long Term b	
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	Pensioners/Other institutions employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	28.627	21.470	21.470	2.250	1.688	1.688	Claims on Micro, Small and Retail Portfolio	8
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	

3. Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan (Counterparty Credit Risk) / Exposures That Caused Credit Risk due to Failure of The Opposing Party

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	31 Desember / December 2021			31 Desember / December 2020			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	Claims on sovereign	1
	a. Tagihan Kepada Pemerintah Indonesia	-	-	-	-	-	-	Claims on Indonesian sovereign a	
	b. Tagihan Kepada Pemerintah Negara Lain	-	-	-	-	-	-	Claims on Other sovereign b	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	-	-	-	-	-	-	Claims on Bank	4
	a. Tagihan Jangka Pendek	-	-	-	-	-	-	Short Term a	
	b. Tagihan Jangka Panjang	-	-	-	-	-	-	Long Term b	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5
6	Tagihan kepada Korporasi	-	-	-	-	-	-	Claims on Corporate	6
	Total	-	-	-	-	-	-	Total	

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

								(dalam jutaan Rupiah / in million Rupiah)	
No	Jenis Transaksi	31 Desember / December 2021			31 Desember / December 2020			Transaction Type	No
		Nilai Eksposur / Exposure	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	Nilai Eksposur / Exposure	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1.	Delivery versus payment	-	-	-	-	-	-	Delivery versus payment	1.
	a. Beban Modal 8% (5-15 hari)	-	-	-	-	-	-	a. 8% capital charge (5-15 days)	
	b. Beban Modal 50% (16-30 hari)	-	-	-	-	-	-	b. 50% capital charge (16-30 days)	
	c. Beban Modal 75% (31-45 hari)	-	-	-	-	-	-	c. 75% capital charge (31-45 days)	
	d. Beban Modal 100% (lebih dari 45 hari)	-	-	-	-	-	-	d. 100% capital charge (more than 45 days)	
2.	Non-delivery versus payment	-	-	-	-	-	-	Non delivery versus payment	2.
	Total	-	-	-	-	-	-	Total	

5. Eksposur Sekuritisasi / Securitisation Exposures

								(dalam jutaan Rupiah / in million Rupiah)	
No	Jenis Transaksi	31 Desember / December 2021		31 Desember / December 2020		Transaction Type	No		
		Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA				
(1)	(2)	(3)	(4)	(5)	(6)				
1.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode External Rating Base Approach (ERBA)	-	-	-	-	RWA on Securitization Exposure calculated by External Rating Base Approach (ERBA) Method	1.		
2.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standardized Approach (SA) persyaratan	-	-	-	-	RWA on Securitization Exposure calculated by Standardized Approach (SA) Method Requirements	2.		
3.	Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama	-	-	-	-	Securitization Exposure which is a Core Capital Reduction Factor	3.		
	Total	-	-	-	-	Total			

6. Eksposur Derivatif / Derivative Exposure

								(dalam jutaan Rupiah / in million Rupiah)	
No	Kategori / Category	31 Desember / December 2021		31 Desember / December 2020		Kategori / Category	No		
		Tagihan Bersih / Net Claims	ATMR	Tagihan Bersih / Net Claims	ATMR				
1.	Tagihan Kepada Pemerintah	-	-	-	-	Claims on sovereign	1		
	a. Tagihan Kepada Pemerintah Indonesia	-	-	-	-	Claims on Indonesian sovereign a.			
	b. Tagihan Kepada Pemerintah Negara Lain	-	-	-	-	Claims on Other sovereign b.			
2.	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	Claims on Public Sector Entity	2		
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3		
4.	Tagihan kepada Bank	974.678	409.957	645.341	235.467	Claims on Bank	4		
	a. Tagihan Jangka Pendek	33.367	7.060	23.688	4.738	Short Term a.			
	b. Tagihan Jangka Panjang	941.311	402.897	621.653	230.729	Long Term b.			
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5		
6.	Tagihan Kepada Korporasi	1.385.154	1.357.145	1.975.245	1.938.783	Claims on Corporate	6		
7.	Eksposur tertimbang dari Credit Valuation Adjustment (CVA risk w eighted assets)	-	1.065.325	-	902.512	Weighted exposure of Credit Valuation Adjustment (CVA risk weighted assets)	7		
	Total	2.359.832	2.832.427	2.620.586	3.076.762	Total			

7. Total Pengukuran Risiko Kredit (1+2+3+4+5+6) / Total Credit Risk Measurement (1+2+3+4+5+6)

								(dalam jutaan Rupiah / in million Rupiah)	
TOTAL ATMR RISIKO KREDIT		(A)	31 Desember / December 2021	109.564.489	31 Desember / December 2020	112.502.125	TOTAL CREDIT RISK RWA		
FAKTOR PENGURANG ATMR RISIKO KREDIT: Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit		(B)	-	-	-	-	RWA CREDIT RISK DEDUCTION FACTOR: The difference between PPKA's general reserves on productive assets that must be calculated and 1.25% RWA for Credit Risk		
TOTAL ATMR RISIKO KREDIT (A) - (B)		(C)	109.564.489	112.502.125	TOTAL CREDIT RISK RWA (A) - (B)		TOTAL CREDIT RISK RWA		
TOTAL FAKTOR PENGURANG MODAL		(D)	-	-	TOTAL CAPITAL DEDUCTION FACTOR		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

No.	Kategori Portofolio	31 Desember / December 2021			31 Desember / December 2020			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Tagihan Kepada Pemerintah	45.091.841	-	-	30.515.454	-	-	Claims on sovereign	1
	a. Tagihan Kepada Pemerintah Indonesia	45.091.841	-	-	30.515.454	-	-	Claims on Indonesian sovereign a.	
	b. Tagihan Kepada Pemerintah Negara Lain	-	-	-	-	-	-	Claims on Other sovereign b.	
2	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	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	4.853.895	1.514.204	1.514.204	3.144.137	1.162.689	1.162.689	Claims on Bank	4
	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.	
5	Kredit Beragun Rumah Tinggal	319	112	112	344	120	120	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	26.204.507	13.102.254	13.102.254	32.158.917	16.079.459	16.079.459	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	12.038.106	9.028.580	6.460.548	1.980.773	1.485.580	1.473.741	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	84.140.455	78.493.924	73.366.141	79.366.181	72.243.622	67.394.051	Claims on Corporate	9
10	Tagihan yang telah jatuh tempo	347.645	512.055	512.055	374.833	562.250	562.109	Past due claims	10
	a. Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Credit with Residential House Collateral a.	
	b. Selain Kredit Beragun Rumah Tinggal	347.645	512.055	512.055	374.833	562.250	562.109	Other than Credit with Residential House Collateral b.	
11	Aset Lainnya	6.311.995	4.440.386	4.440.386	5.736.530	4.434.164	4.434.164	Other Assets	11
	a. Uang tunai, emas, dan commemorative coin	1.884.858	-	-	1.323.222	-	-	Cash, gold, and commemorative coin a.	
	b. Penyertaan (selain yang menjadi faktor pengurang modal)	22.522	-	33.783	22.522	-	33.783	Investment (other than the capital reduction factor) b.	
	1) Penyertaan modal sementara dalam rangka restrukturisasi kredit	-	-	-	-	-	-	Temporary capital investment in the framework of credit restructuring 1)	
	2) Penyertaan kepada perusahaan keuangan yang tidak terdaftar di bursa	22.522	-	33.783	22.522	-	33.783	Participation in financial companies not listed on the exchange 2)	
	3) Penyertaan kepada perusahaan keuangan yang terdaftar di bursa	-	-	-	-	-	-	Participation in financial companies listed on the exchange 3)	
	c. Aset tetap dan inventaris neto	2.243.790	-	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	-	-	-	-	-	-	Inter Office Assets e.	
	f. Lainnya	2.156.850	-	2.156.850	2.345.725	-	2.345.725	Others f.	
	Total	190.662.014	108.834.687	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

No.	Kategori Portofolio	31 Desember / December 2021			31 Desember / December 2020			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	Claims on sovereign	1
	a. Tagihan Kepada Pemerintah Indonesia	-	-	-	-	-	-	Claims on Indonesian sovereign a.	
	b. Tagihan Kepada Pemerintah Negara Lain	-	-	-	-	-	-	Claims on Other sovereign b.	
2	Tagihan Kepada Entitas Sektor Publik	128.708	64.354	64.354	2.306.529	928.265	928.265	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	-	-	-	-	-	-	Claims on Bank	4
	a. Tagihan Jangka Pendek	-	-	-	-	-	-	Short Term a.	
	b. Tagihan Jangka Panjang	-	-	-	-	-	-	Long Term b.	
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	28.627	21.470	21.470	2.250	1.688	1.688	Claims on Micro, Small and Retail Portfolio	8
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	

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

No.	Kategori Portofolio	31 Desember / December 2021			31 Desember / December 2020			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)	(2)	(1)
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	Claims on sovereign	1
	a. Tagihan Kepada Pemerintah Indonesia	-	-	-	-	-	-	Claims on Indonesian sovereign a.	
	b. Tagihan Kepada Pemerintah Negara Lain	-	-	-	-	-	-	Claims on Other sovereign b.	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	-	-	-	-	-	-	Claims on Bank	4
	a. Tagihan Jangka Pendek	-	-	-	-	-	-	Short Term a.	
	b. Tagihan Jangka Panjang	-	-	-	-	-	-	Long Term b.	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5
6	Tagihan kepada Korporasi	-	-	-	-	-	-	Claims on Corporate	6
	Total	-	-	-	-	-	-	Total	

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

No	Jenis Transaksi	31 Desember / December 2021			31 Desember / December 2020			Transaction Type	No
		Nilai Eksposur / Exposure	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	Nilai Eksposur / Exposure	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1.	Delivery versus payment	-	-	-	-	-	-	Delivery versus payment	1.
	a. Beban Modal 8% (6-15 hari)	-	-	-	-	-	-	a. 8% capital charge (6-15 days)	
	b. Beban Modal 50% (16-30 hari)	-	-	-	-	-	-	b. 50% capital charge (16-30 days)	
	c. Beban Modal 75% (31-45 hari)	-	-	-	-	-	-	c. 75% capital charge (31-45 days)	
	d. Beban Modal 100% (lebih dari 45 hari)	-	-	-	-	-	-	d. 100% capital charge (more than 45 days)	
2.	Non-delivery versus payment	-	-	-	-	-	-	Non delivery versus payment	2.
	Total	-	-	-	-	-	-	Total	

5. Eksposur Sekuritisasi / Securitisation Exposures

No	Jenis Transaksi	31 Desember / December 2021		31 Desember / December 2020		Transaction Type	No
		Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA		
(1)	(2)	(3)	(4)	(5)	(6)		
1.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode External Rating Base Approach (ERBA)	-	-	-	-	RWA on Securitization Exposure calculated by External Rating Base Approach (ERBA) Method	1.
2.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standardized Approach (SA) persyaratan	-	-	-	-	RWA on Securitization Exposure calculated by Standardized Approach (SA) Method Requirements	2.
3.	Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama	-	-	-	-	Securitization Exposure which is a Core Capital Reduction Factor	3.
	Total	-	-	-	-	Total	

6. Eksposur Derivatif / Derivative Exposure

No	Kategori / Category	31 Desember / December 2021		31 Desember / December 2020		Kategori / Category	No
		Tagihan Bersih / Net Claims	ATMR	Tagihan Bersih / Net Claims	ATMR		
1.	Tagihan Kepada Pemerintah	-	-	-	-	Claims on sovereign	1
	a. Tagihan Kepada Pemerintah Indonesia	-	-	-	-	Claims on Indonesian sovereign a.	
	b. Tagihan Kepada Pemerintah Negara Lain	-	-	-	-	Claims on Other sovereign b.	
2.	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	Claims on Public Sector Entity	2
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4.	Tagihan kepada Bank	974.678	409.957	645.341	235.467	Claims on Bank	4
	a. Tagihan Jangka Pendek	33.367	7.060	23.688	4.738	Short Term a.	
	b. Tagihan Jangka Panjang	941.311	402.897	621.653	230.729	Long Term b.	
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5
6.	Tagihan Kepada Korporasi	1.385.154	1.357.145	1.975.245	1.938.783	Claims on Corporate	6
7.	Eksposur tertimbang dari Credit Valuation Adjustment (CVA risk w eighted assets)	-	1.065.325	-	902.512	Weighted exposure of Credit Valuation Adjustment (CVA risk w eighted assets)	7
	Total	2.359.832	2.832.427	2.620.587	3.076.762	Total	

7. Total Pengukuran Risiko Kredit (1+2+3+4+5+6) / Total Credit Risk Measurement (1+2+3+4+5+6)

		31 Desember / December 2021	31 Desember / December 2020	
TOTAL ATMR RISIKO KREDIT	(A)	115.006.000	118.425.350	TOTAL CREDIT RISK RWA
FAKTOR PENGURANG ATMR RISIKO KREDIT: Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit	(B)	-	-	RWA CREDIT RISK DEDUCTION FACTOR: The difference between PPKA's general reserves on productive assets that must be calculated and 1,25% RWA for Credit Risk
TOTAL ATMR RISIKO KREDIT (A) - (B)	(C)	115.006.000	118.425.350	TOTAL CREDIT RISK RWA (A) - (B)
TOTAL FAKTOR PENGURANG MODAL	(D)	-	-	TOTAL CAPITAL DEDUCTION FACTOR

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 COUNTERPARTY CREDIT RISK EXPOSURE (CCR1)

	a	b	c	d	e	f
	<i>Replacement cost (RC)</i>	<i>Potential future exposure (PFE)</i>	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 <i>Advanced CVA capital charge</i>	N/A	N/A
1 (i) komponen VaR (termasuk 3× multiplier)		N/A
2 (ii) komponen <i>Stressed VaR</i> (termasuk 3× multiplier)		N/A
3 Semua Portfolio sesuai <i>Standardised CVA Capital Charge</i>	1.065.324.858.024	
4 Total sesuai <i>CVA Capital Charge</i>	1.065.324.858.024	

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

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

16. QUALITATIVE DISCLOSURES ON SECURITIZATION EXPOSURE (SECA)

There is no securitization exposure

17. SECURITIZATION EXPOSURE IN THE BANKING BOOK (SEC1)

There is no securitization exposure

18. SECURITIZATION EXPOSURE IN TRADING BOOK (SEC2)

There is no securitization exposure

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

There is no securitization exposure

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

There is no securitization exposure

21. GENERAL RISK EXPOSURE DISCLOSURE

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

1. Credit Risk Management Framework

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

2. Adequacy of Policy, Procedures and Limit

The credit policy of Bank BTPN refers to the Regulation of the Financial Services Authority No. 42/POJK.03/2017 on the Requirement to Prepare and Implement Credit or Financing Policy for Commercial Banks. The credit policy is the guidelines to implementing credit processing by the Bank. The Bank periodically reviews policies and procedures, especially if and when occur changes in the economic conditions, changes in the regulations and/or business approaches.

This policy aims to establish credit risk management in accordance with global standards as an internationally active Bank and carries out appropriate credit programs in an organized manner for the Bank's better credit culture. The Bank is categorized as one of the systemically important banks in Indonesia. For this reason, the Bank has established the Recovery Plan Document which includes its asset quality aspect. The recovery plan identifies the options to recover the financial strength and viability if the Bank faces burdensome pressures, especially in terms of the asset quality.

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

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

The Bank manages, and controls credit risk concentration wherever such risk is identified - specifically towards individual and group debtors and industries as well as geographic sectors.

The Bank has adequacy of processes in identification, measurement, monitoring and internal control as well as credit risk management information system. The available Management Information System covers detailed levels to detect unfavorable development at the earliest possible so that accurate actions may be taken in time in order to correct the declining credit quality or to minimize credit loss.

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

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

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

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

problem asset terminology credit as well as monitors the conformity between policies and implementation of credit risk management.

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

4. Internal Control System for Credit Risk

The Internal Control System is implemented to manage risks that pose threats to the Bank's business continuity. For example, the implementation of effective handling procedures on credit in non performing by separating the function of settling non performing loans and the function of credit approvals. Results from handling non performing credits must be documented to be used as materials for consideration in channeling or restructuring loans.

Credit risk can also be controlled through risk mitigation, active management of position and risk portfolio as well as determining the targets of concentration risk limit.

5. Credit Concentration Risk Management Policy

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

6. Definition of Past-Due Claim

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

7. Definition of Impaired Claim

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

8. In regards to estimation of loan provision

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

Credit exposure estimation for risk management purposes is complex and requires the use of models, due to varying exposures related to changes in market conditions, expected cash flow as well as course of time. Credit risk assessment of asset portfolio requires further estimation of possible default, from the ratio of related loss and correlation of default between parties. The Bank measures credit loss by use of Probability of Default (PD), Exposure at Default (EAD), Loss Given Default (LGD) and macroeconomic variables for forward looking estimation.

In accordance with PSAK 71, the Bank applies the “Three-Phase” model for value changes based on the change in the credit quality since its initial recognition as summarized below:

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

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

9. Credit Risk Disclosure with Standardized Approach

In calculating the Risk Weighted Assets (RWA) for credit risk, the Bank uses a standardized approach that complies with prevailing OJK regulation, namely the SE OJK No.42/SEOJK.03/2016 on the Guidelines for the Calculation of Credit Risk Weighted Assets with Standardized Approach.

With using standardized approach, the risk weight is determined based on the rating of the debtor or the counterparty, in accordance with the portfolio category or a certain percentage for certain type of claim. The portfolio category is divided into claims on the government, claims on the public sector entities, claims on the banks, claims on the employees and pensioners, claims on micro, small, and retail portfolio, claims on corporations and on past-due claims.

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

10. Credit Risk Mitigation Disclosure

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

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