

Tabel 1 Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual /  
Table 1 Disclosure of Net Receivables by Area – Bank Only

(jutaan rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	30 Juni 2023 / June 30, 2023								30 Juni 2022 / June 30, 2022							
		Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area								Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area							
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	13,919,435	-	-	-	-	-	-	13,919,435	13,279,587	-	-	-	-	-	-	13,279,587
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	7,002,482	-	-	-	-	-	-	7,002,482	3,267,421	-	-	-	-	-	-	3,267,421
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	7,154,921	-	-	-	-	-	2,911,323	10,066,244	1,513,872	20,298	-	-	-	-	2,557,446	4,091,616
5	Tagihan berupa Covered Bond / Receivables on Covered Bond	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	26,379,309	15,000	-	-	-	-	-	26,394,309	-	-	-	-	-	-	-	-
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	25,933	8,119	628	-	-	-	-	34,680	26,147	-	-	-	-	-	-	26,147
9	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	8,320	7,674	460	-	189	-	-	16,643	17,568	-	-	-	-	-	-	17,568
13	Tagihan Kepada Korporasi / Receivables on Corporate	17,074,054	13,327,896	155,781	1,020,452	908,664	-	394,379	32,881,226	37,685,817	11,731,991	869,255	1,265,265	891,947	-	337,476	52,781,751
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Aset Lainnya / Other Assets	444,931	-	-	-	-	-	-	444,931	345,595	-	-	-	-	-	-	345,595
16	Eksposur di Unit Syariah /Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Jumlah / Total</b>	<b>72,009,385</b>	<b>13,358,689</b>	<b>156,869</b>	<b>1,020,452</b>	<b>908,853</b>	<b>-</b>	<b>3,305,702</b>	<b>90,759,950</b>	<b>56,136,007</b>	<b>11,752,289</b>	<b>869,255</b>	<b>1,265,265</b>	<b>891,947</b>	<b>-</b>	<b>2,894,922</b>	<b>73,809,685</b>

Area 1 : Jakarta

Area 2 : Jawa Barat - West Java

Area 3 : Jawa Tengah - Central Java

Area 4 : Jawa Timur - East Java

Area 5 : Sumatera & Kalimantan

Area 6 : Indonesia Timur (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua) - Eastern Indonesia (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua)

Area 7 : Diluar Indonesia - Overseas

Tabel 2 Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual /  
Table 2 Disclosure of Net Receivables by Contractual Maturity – Bank Only

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	30 Juni 2023 / June 30, 2023						30 Juni 2022 / June 30, 2022					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu /						Tagihan Bersih Berdasarkan Sisa Jangka Waktu /					
		≤ 1 tahun / < 1 year	>1 thn s.d 3thn / >1 year - 3 year	>3 thn s.d 5thn / >3 year - 5 year	> 5 tahun / > 5 year	Non-Kontraktual / Non-Contractual	Jumlah / Total	≤ 1 tahun / < 1 year	>1 thn s.d 3thn / >1 year - 3 year	>3 thn s.d 5thn / >3 year - 5 year	> 5 tahun / > 5 year	Non-Kontraktual / Non-Contractual	Jumlah / Total
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	7,446,723	431,716	237,218	1,633,667	4,170,111	13,919,435	10,466,410	-	143,310	141,378	2,528,489	13,279,587
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	3,565,928	742,032	2,694,522	-	7,002,482	9,023	2,025,551	1,232,847	-	-	3,267,421
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	4,718,747	1,325,228	1,323,088	60,381	2,638,800	10,066,244	1,022,609	457,051	261,929	11,855	2,338,172	4,091,616
5	Tagihan berupa Covered Bond / Receivables on Covered Bond	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	1,961,959	19,741,305	3,363,996	1,327,049	-	26,394,309	-	-	-	-	-	-
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	34,680	-	34,680	-	-	1,813	24,334	-	26,147
9	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	-
10	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-
11	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	35	413	970	15,225	-	16,643	487	2,607	2,689	11,785	-	17,568
12	Tagihan Kepada Korporasi / Receivables on Corporate	3,683,812	20,308,791	1,825,851	7,036,214	26,558	32,881,226	36,032,485	6,341,162	6,251,210	4,156,894	-	52,781,751
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
15	Aset Lainnya / Other Assets	444,931	-	-	-	-	444,931	-	-	-	-	345,595	345,595
16	Eksposur di Unit Syariah /Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Jumlah / Total</b>	<b>18,256,207</b>	<b>45,373,381</b>	<b>7,493,155</b>	<b>12,801,738</b>	<b>6,835,469</b>	<b>90,759,950</b>	<b>47,531,014</b>	<b>8,826,371</b>	<b>7,893,798</b>	<b>4,346,246</b>	<b>5,212,256</b>	<b>73,809,685</b>

Tabel 3 Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual /  
Table 3 Disclosure of Net Receivables by Economic Sectors - Bank Only

(jutaan Rupiah/ million Rupiah)

No.	Sektor Ekonomi / Economic Sectors	Tagihan Kepada Pemerintah / Receivables on Sovereigns	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank / Receivables on Banks	Tagihan berupa Covered Bond / Receivables on Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	Kredit Pegawai/Pensiunan / Employee/Retired Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	Tagihan Kepada Korporasi / Receivables on Corporate	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	Aset Lainnya/ Other Assets	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit
<b>30 Juni 2023 / June 30, 2023</b>																	
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	-	-	-	-	1,125	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	4,573,375	-	-	-	-	-	-	-	-	-	-	1,354,228	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-	-	-	-	-	-	-	22,212,333	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	1,275,656	-	-	-	-	-	-	-	-	-	-	28,935	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-	-	-	-	-	-	-	2,515,444	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	347,016	-	-	-	-	-	-	-	-	-	-	4,269,144	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	806,435	-	-	-	-	-	-	-	-	-	-	1,599,626	-	-	-
10	Perantara Keuangan / Financial Intermediary	11,621,165	-	-	10,066,244	-	26,394,309	-	-	-	-	-	-	-	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	-	-	-	-	900,391	-	-	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan an Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Activities of Households as Employers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	2,298,270	-	-	-	-	-	34,680	-	-	-	-	16,643	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	444,931	-
<b>Jumlah / Total</b>		<b>13,919,435</b>	<b>7,002,482</b>	-	<b>10,066,244</b>	-	<b>26,394,309</b>	-	<b>34,680</b>	-	-	-	<b>16,643</b>	<b>32,881,226</b>	-	-	<b>444,931</b>
<b>30 Juni 2022 / June 30, 2022</b>																	
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	-	-	-	-	4,471	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	1,114,848	-	-	-	-	-	-	-	-	-	-	4,778,311	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-	-	-	-	-	-	-	22,361,684	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	2,143,550	-	-	-	-	-	-	-	-	-	-	584,048	-	-	-
6	Konstruksi / Construction	-	9,023	-	-	-	-	-	-	-	-	-	-	1,214,521	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	-	-	-	-	4,595,981	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	-	-	-	-	3,190,869	-	-	-
10	Perantara Keuangan / Financial Intermediary	11,477,265	-	-	4,091,616	-	-	-	-	-	-	-	-	15,310,077	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	-	-	-	-	741,087	-	-	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan an Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	-	-	-	-	-	702	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Activities of Households as Employers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	1,802,322	-	-	-	-	-	26,147	-	-	-	-	17,568	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	345,595	-
<b>Jumlah / Total</b>		<b>13,279,587</b>	<b>3,267,421</b>	-	<b>4,091,616</b>	-	-	<b>26,147</b>	-	-	-	-	<b>17,568</b>	<b>52,781,751</b>	-	-	<b>345,595</b>

Tabel 4 Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual /  
Table 4 Disclosure of Receivables and Provisioning based on Area - Bank Only

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	30 Juni 2023 / June 30, 2023							
		Tagihan Berdasarkan Wilayah / Net Receivables by Area							
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
1	Tagihan / Receivables	60,975,406	11,061,022	19,525	947,931	895,047	-	2,631,374	76,530,305
2	Tagihan yang mengalami peningkatan dan penurunan nilai (impaired) / Impaired Claims								
	a. Belum Jatuh Tempo / Not Yet Past Due	-	-	572,648	-	-	-	-	572,648
	b. Telah jatuh tempo / Already Past Due	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for Impairment Losses - Stage 1	10,552	2,002	4	118	38	-	1,342	14,056
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for Impairment Losses - Stage 2	8,149	884	-	249	90	-	-	9,372
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for Impairment Losses - Stage 3	10,005	5,982	517,268	-	-	-	-	533,255
6	Tagihan yang dihapus buku / Written-Off Receivables	-	-	-	-	-	-	-	-

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	30 Juni 2022 / June 30, 2022							
		Tagihan Berdasarkan Wilayah / Net Receivables by Area							
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
1	Tagihan / Receivables	48,772,288	11,267,137	811,766	1,244,849	889,348	-	2,331,097	65,316,485
2	Tagihan yang mengalami peningkatan dan penurunan nilai (impaired) / Impaired Claims								
	a. Belum Jatuh Tempo / Not Yet Past Due	-	-	682,635	-	-	-	-	682,635
	b. Telah jatuh tempo / Already Past Due	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for Impairment Losses - Stage 1	20,861	10,634	2,221	466	74	-	141	34,397
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for Impairment Losses - Stage 2	14,658	3,305	1	1,734	339	-	-	20,037
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for Impairment Losses - Stage 3	19,155	9,610	633,484	-	-	-	-	662,249
6	Tagihan yang dihapus buku / Written-Off Receivables	-	-	-	-	-	-	-	-

Area 1 : Jakarta

Area 2 : Jawa Barat - West Java

Area 3 : Jawa Tengah - Central Java

Area 4 : Jawa Timur - East Java

Area 5 : Sumatera & Kalimantan

Area 6 : Indonesia Timur (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua) - Eastern Indonesia (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua)

Area 7 : Diluar Indonesia - Overseas

Tabel 5 Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual /  
Table 5 Disclosure of Receivables and Provisioning based on Economic Sectors - Bank Only

No.	Sektor Ekonomi / Economic Sectors	Tagihan / Receivables	Tagihan yang Mengalami Penurunan Nilai / Impaired Receivables		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 yang dihapus buku / Written-Off Receivables
			Belum Jatuh Tempo / Not Yet Due	Telah Jatuh Tempo / Already Due				
			(jutaan Rupiah / million Rupiah)					
<b>30 Juni 2023 / June 30, 2023</b>								
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	750	-	-	-	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Extracting	5,151,990	-	-	1,318	-	-	-
4	Industri Pengolahan / Manufacturing	17,892,464	572,648	-	3,057	5,043	533,255	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	1,275,656	-	-	792	-	-	-
6	Konstruksi / Construction	126,039	-	-	4	17	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	2,611,602	-	-	432	267	-	-
8	Penyediaan Akomodasi dan Penyediaan Makanan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	1,947,583	-	-	439	35	-	-
10	Perantara Keuangan / Financial Intermediary	43,928,276	-	-	7,851	1,171	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	801,420	-	-	163	2,839	-	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activity	-	-	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Personal Services Serving Households	-	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	2,349,594	-	-	-	-	-	-
20	Lainnya / Others	444,931	-	-	-	-	-	-
<b>Jumlah / Total</b>		<b>76,530,305</b>	<b>572,648</b>	<b>-</b>	<b>14,056</b>	<b>9,372</b>	<b>533,255</b>	<b>-</b>

No.	Sektor Ekonomi / Economic Sectors	Tagihan / Receivables	Tagihan yang Mengalami Penurunan Nilai / Impaired Receivables		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 yang dihapus buku / Written-Off Receivables
			Belum Jatuh Tempo / Not Yet Due	Telah Jatuh Tempo / Already Due				
			(jutaan Rupiah / million Rupiah)					
<b>30 Juni 2022 / June 30, 2022</b>								
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	4,471	-	-	-	1	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Extracting	4,387,661	-	-	1,425	-	-	-
4	Industri Pengolahan / Manufacturing	20,905,487	682,635	-	15,843	10,640	650,773	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	2,143,549	-	-	2,460	-	-	-
6	Konstruksi / Construction	262,661	-	-	38	55	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	4,010,106	-	-	881	1,415	8,993	-
8	Penyediaan Akomodasi dan Penyediaan Makanan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	3,080,315	-	-	3,667	53	-	-
10	Perantara Keuangan / Financial Intermediary	27,615,917	-	-	9,629	817	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	713,984	-	-	454	7,054	2,483	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activity	-	-	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	702	-	-	-	2	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Personal Services Serving Households	-	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	1,846,037	-	-	-	-	-	-
20	Lainnya / Others	345,595	-	-	-	-	-	-
<b>Jumlah / Total</b>		<b>65,316,485</b>	<b>682,635</b>	<b>-</b>	<b>34,397</b>	<b>20,037</b>	<b>662,249</b>	<b>-</b>

Tabel 6 Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Individual/  
Tabel 6 Movement of Allowance for Impairment Losses Disclosure - Bank Only

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	30 Juni 2023 / June 30, 2023			30 Juni 2022 / June 30, 2022		
		CKPN Stage 1 / Allowance for Impairment Losses - Stage 1	CKPN Stage 2 / Allowance for Impairment Losses - Stage 2	CKPN Stage 3* / Allowance for Impairment Losses - Stage 3*	CKPN Stage 1 / Allowance for Impairment Losses - Stage 1	CKPN Stage 2 / Allowance for Impairment Losses - Stage 2	CKPN Stage 3 / Allowance for Impairment Losses - Stage 3
1	Saldo awal CKPN / Beginning Balance of CKPN	19,939	8,579	524,402	33,853	22,081	660,668
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Establishment (Recovery) of CKPN in the current period (Net)	(4,839)	592	13,772	(195)	(2,978)	(5,222)
	2.a Pembentukan CKPN pada periode berjalan / Establishment of CKPN in the current period	14,287	2,778	15,700	11,186	2,420	5,065
	2.b Pemulihan CKPN pada periode berjalan / Recovery of CKPN in the current period	(19,127)	(2,186)	(1,928)	(11,381)	(5,398)	(10,287)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan / CKPN used for writtren off receivables in the current period	-	-	-	-	-	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan / Other establishtment (recovery) in the current period	(1,043)	200	(4,919)	739	934	6,803
	<b>Saldo akhir CKPN / Ending Balance</b>	<b>14,057</b>	<b>9,371</b>	<b>533,255</b>	<b>34,397</b>	<b>20,037</b>	<b>662,249</b>

\* termasuk POCI

Tabel 7 Pengungkapan Tagihan Bersih Berdasarkan Kategori Portfolio dan Skala Peringkat - Bank secara Individual /  
Table 7 Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

(jutaan Rupiah / million Rupiah)

		30 Juni 2023 / June 30, 2023															
No	Kategori Porfolio / Portfolio Category	Tagihan Bersih / Net Receivables													Tanpa Peringkat / Unrated	Jumlah / Total	
		Lembaga Peringkat / Rating Company	Peringkat Jangka Panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating							
			AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	A-1	A-2	A-3	Less than A-3				
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3	Less than F3				
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	P-1	P-2	P-3	Less than P-3				
Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)						
PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Less than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)						
PT. ICRA Indonesia	[idr]AAA	[idr]AA+ to [idr]AA-	[idr]A+ to [idr]A-	[idr]BBB+ to [idr]BBB-	[idr]BB+ to [idr]BB-	[idr]B+ to [idr]B-	Less than [idr]B-	[idr]A1+ to [idr]A1	[idr]A2+ to [idr]A2	[idr]A3+ to [idr]A3	Less than [idr]A3						
PT. PEFINDO	idAAA	idAA+ to idAA-	idA to id A-	idBBB+ to idBBB-	idBB to idBB-	idB+ to B-	Less than id B-	idA1	idA2	idA3 to idA4	Less than idA4						
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,300,205	13,919,435
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,153,452	7,002,482
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	1,954,251	1,743,598	2,401,090	3,100,055	-	-	-	-	-	-	-	-	-	-	867,250	10,066,244
5	Tagihan berupa Covered Bond / Receivables on Covered Bond	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	2,253,613	1,521,934	2,440,631	1,502,199	-	-	-	-	-	-	-	-	-	-	18,675,932	26,394,309
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34,680	34,680
9	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16,643	16,643
13	Tagihan Kepada Korporasi / Receivables on Corporate	-	2,324,744	726,285	1,154,228	-	-	-	-	-	-	-	-	-	-	28,675,969	32,881,226
14	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	444,931	444,931
16	Eksposur di Unit Syariah /Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Jumlah / Total</b>		<b>4,207,864</b>	<b>5,590,276</b>	<b>5,568,006</b>	<b>23,224,742</b>	-	-	-	-	-	-	-	-	-	-	<b>52,169,062</b>	<b>90,759,950</b>

		30 Juni 2022 / June 30, 2022															
No	Kategori Porfolio / Portfolio Category	Tagihan Bersih / Net Receivables													Tanpa Peringkat / Unrated	Jumlah / Total	
		Lembaga Peringkat / Rating Company	Peringkat Jangka Panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating							
			AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	A-1	A-2	A-3	Less than A-3				
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3	Less than F3				
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	P-1	P-2	P-3	Less than P-3				
Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)						
PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Less than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)						
PT. ICRA Indonesia	[idr]AAA	[idr]AA+ to [idr]AA-	[idr]A+ to [idr]A-	[idr]BBB+ to [idr]BBB-	[idr]BB+ to [idr]BB-	[idr]B+ to [idr]B-	Less than [idr]B-	[idr]A1+ to [idr]A1	[idr]A2+ to [idr]A2	[idr]A3+ to [idr]A3	Less than [idr]A3						
PT. PEFINDO	idAAA	idAA+ to idAA-	idA to id A-	idBBB+ to idBBB-	idBB to idBB-	idB+ to B-	Less than id B-	idA1	idA2	idA3 to idA4	Less than idA4						
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,828,049	13,279,587
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,267,421	3,267,421
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	776,880	1,307,856	1,304,666	331,488	-	-	-	-	-	-	-	-	-	-	370,726	4,091,616
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26,147	26,147
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17,568	17,568
9	Tagihan kepada Korporasi / Receivables on Corporate	1,075,528	3,192,516	3,028,086	4,815,909	-	-	49,152	-	-	-	-	-	-	-	40,620,560	52,781,751
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	345,595	345,595
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Jumlah / Total</b>		<b>1,852,408</b>	<b>4,500,372</b>	<b>4,332,752</b>	<b>8,866,356</b>	-	-	<b>49,152</b>	-	-	-	-	-	-	-	<b>54,208,645</b>	<b>73,809,685</b>

Tabel 9 Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual/  
Tabel 9 Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Only

(jutaan Rupiah / million Rupiah)

No	Kategori Portfolio / Portfolio Category	Tagihan Bersih / Net Receivable	30 Juni 2023 / June 30, 2023					Tagihan Bersih / Net Receivable	30 Juni 2022 / June 30, 2022				
			Bagian yang Dijamin Dengan / Portion Covered				Bagian Yang Tidak Dijamin / Portion uncovered		Bagian yang Dijamin Dengan / Portion Covered				Bagian Yang Tidak Dijamin / Portion uncovered
			Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Insurance	Lainnya / Others			Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Insurance	Lainnya / Others	
<b>1</b>	<b>EKSPOSUR SELAIN DERIVATIF / OTHER THAN DERIVATIVE EXPOSURE</b>												
<b>1.A</b>	<b>Eksposur Neraca / Balance Sheet Exposures</b>												
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	13,842,518	-	-	-	-	13,842,518	13,275,036	-	-	-	-	13,275,036
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	5,885,851	-	2,383,947	-	-	3,501,904	3,258,398	-	774,670	-	-	2,483,728
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	8,256,200	-	-	-	-	8,256,200	2,950,139	-	-	-	-	2,950,139
5	Tagihan berupa Covered Bond / Receivables on Covered Bond	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	24,127,829	-	11,013,726	-	-	13,114,103	-	-	-	-	-	-
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	34,680	-	-	-	-	34,680	26,147	-	-	-	-	26,147
9	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	-
11	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	16,643	-	-	-	-	16,643	17,568	-	-	-	-	17,568
13	Tagihan Kepada Korporasi / Receivables on Corporate	23,977,034	-	3,837,147	-	-	20,139,887	45,492,754	-	6,696,027	-	-	38,796,727
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
15	Aset Lainnya / Other Assets	444,931	-	-	-	-	444,931	345,595	-	-	-	-	345,595
16	Eksposur di Unit Syariah / Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Eksposur Neraca</b>	<b>76,585,686</b>	-	<b>17,234,820</b>	-	-	<b>59,350,866</b>	<b>65,365,637</b>	-	<b>7,470,697</b>	-	-	<b>57,894,940</b>
<b>1.B</b>	<b>Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures</b>												
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	44,978	-	-	-	-	44,978	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	1,116,630	-	202,086	-	-	914,544	9,023	-	9,023	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	119,940	-	-	-	-	119,940	-	-	-	-	-	-
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	971,430	-	21,842	-	-	949,588	-	-	-	-	-	-
6	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	-
9	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
11	Tagihan Kepada Korporasi / Receivables on Corporate	8,432,700	2,251	2,217,682	-	-	6,212,767	6,158,038	863	2,386,237	-	-	3,770,938
12	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
13	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Eksposur TRA</b>	<b>10,685,678</b>	<b>2,251</b>	<b>2,441,610</b>	-	-	<b>8,241,817</b>	<b>6,167,061</b>	<b>863</b>	<b>2,395,260</b>	-	-	<b>3,770,938</b>
<b>1.C</b>	<b>Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk</b>												
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
7	Tagihan Kepada Korporasi / Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-
8	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Eksposur Counterparty Credit Risk</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>2</b>	<b>EKSPOSUR DERIVATIF / DERIVATIVE EXPOSURE</b>												
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	31,940	-	-	-	-	31,940	4,551	-	-	-	-	4,551
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	1,690,104	-	-	-	-	1,690,104	1,141,477	-	-	-	-	1,141,477
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	1,295,050	-	-	-	-	1,295,050	-	-	-	-	-	-
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
7	Tagihan Kepada Korporasi / Receivables on Corporate	471,492	-	-	-	-	471,492	1,130,959	-	-	-	-	1,130,959
8	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Eksposur Derivatif</b>	<b>3,488,586</b>	-	-	-	-	<b>3,488,586</b>	<b>2,276,987</b>	-	-	-	-	<b>2,276,987</b>
	<b>Total</b>	<b>90,759,950</b>	<b>2,251</b>	<b>19,676,430</b>	-	-	<b>71,081,269</b>	<b>73,809,685</b>	<b>863</b>	<b>9,865,957</b>	-	-	<b>63,942,865</b>



Tabel 10 Analisis Risiko Kredit terhadap Eksposur Derivatif/  
 Tabel 10 Analysis Credit Risk to Derivative Exposure

	30 Juni 2023 / June 30, 2023					30 Juni 2022 / June 30, 2022						
	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulator S4D	Tagihan Bersih	ATMR	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulator S4D	Tagihan Bersih	ATMR
1 S4-CCR (untuk derivatif)	1.034.621	2.457.226		1,4	2.458.586	1.487.185	717.106	909.213		1,4	2.276.987	1.964.992
2 Metode Internal Model (untuk derivatif dan SFT)					N/A	N/A					N/A	N/A
3 Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT)												
4 Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT)												
5 VaR untuk SFT					N/A	N/A					N/A	N/A
6 Total						1.487.185						1.964.992

Analisis Kualitatif

Risiko kredit Eksposur Derivatif bagi Bank adalah risiko yang timbul dari kegagalan pembayaran counterparty atas suatu kontrak dengan pihak Bank yang menyebabkan potensi kerugian bagi bank untuk menggantikan kontrak tersebut.  
 Credit risk terhadap Eksposur Derivatif pada umumnya timbul dari FX swap dan Derivatif. Mitigasi counterparty credit risk dilakukan sesuai SE OJK No 23/SE/OJK.03/2022, yaitu dengan pengakuan keberadaan agunan, garansi, penjaminan, atau asuransi kredit dan dilengkapi dengan kebijakan Bank untuk mengelola risiko kredit dari counterparty.

Tabel 11 *Capital Charge* untuk *Credit Valuation Adjustment (CVA)* /  
 Tabel 11 *Capital Charge* for *Credit valuation adjustment (CVA)*

(jutaan Rupiah / million Rupiah)

	30 Juni 2023 / June 30, 2023		30 Juni 2022 / June 30, 2022	
	<i>Tagihan bersih</i>	<i>ATMR</i>	<i>Tagihan bersih</i>	<i>ATMR</i>
1 Total portfolios berdasarkan Advanced CVA capital charge	N/A	N/A	N/A	N/A
2 (i) komponen VaR (termasuk 3× multiplier)		N/A		N/A
3 (ii) komponen Stressed VaR (termasuk 3× multiplier)		N/A		N/A
4 Semua Portfolio sesuai Standardised CVA Capital Charge	3,251,273	2,233,583	2,096,591	1,676,299
5 Total sesuai CVA Capital Charge	3,251,273	2,233,583	2,096,591	1,676,299

Tabel 12 Eksposur Risiko Kredit terhadap Eksposur Derivatif berdasarkan kategori portfolio dan bobot risiko /  
 Tabel 12 Exposure Credit Risk to Derivative Exposure under portfolio category and risk weight

(jutaan Rupiah / million Rupiah)

No	Kategori Portfolio / Portfolio Category	30 Juni 2022 / June 30, 2022													Total Tagihan Bersih		
		Bobot Risiko															
		0%	10%	15%	20%	25%	30%	35%	40%	50%	75%	85%	100%				
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	31,940	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31,940
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	-	-	294,036	-	588,209	-	426,224	371,636	-	-	-	-	-	-	1,680,104
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Banks	-	-	-	377,258	-	30,882	-	876,594	10,316	-	-	-	-	-	-	1,295,050
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Tagihan Kepada Korporasi / Receivables on Corporate	-	-	-	5,811	-	-	-	-	-	-	5,393	48,324	-	-	412,024	471,492
8	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	<b>Total</b>	<b>31,940</b>	<b>-</b>	<b>-</b>	<b>677,104</b>	<b>-</b>	<b>629,090</b>	<b>-</b>	<b>1,302,818</b>	<b>387,285</b>	<b>48,324</b>	<b>-</b>	<b>412,024</b>	<b>-</b>	<b>-</b>	<b>3,488,586</b>	

No	Kategori Portfolio / Portfolio Category	30 Juni 2022 / June 30, 2022													Total Tagihan Bersih		
		Bobot Risiko															
		0%	20%	20%	20%	50%	20%	20%	50%	75%	100%	150%	Lainnya				
1	Tagihan kepada Pemerintah dan Bank Sentral	4,551	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,551
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan kepada Bank Lain	-	-	-	287,131	854,346	-	-	-	-	-	-	-	-	-	-	1,141,477
5	Tagihan kepada perusahaan sekuritas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi	-	-	-	126,134	68,517	-	-	-	-	-	936,308	-	-	-	1,130,959	
7	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Aset lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	<b>Total</b>	<b>4,551</b>	<b>-</b>	<b>-</b>	<b>413,265</b>	<b>922,863</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>936,308</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,276,987</b>	

Tabel 13 Tagihan Bersih Derivatif Kredit /  
Tabel 13 Net Receivables Credit Derivative

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 14 Eksposeure Sekuritisasi pada *Banking Book* /  
Tabel 14 Exposure Securities for Banking Book

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 15 Eksposeure Sekuritisasi pada *Trading Book* /  
Tabel 15 Exposure Securities for Trading Book

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 16 Eksposur sekuritisasi pada *Banking Book* dan persyaratan permodalannya - Bank sebagai Originator atau Sponsor /  
Tabel 16 Exposure Securities for Banking Book and Capital Requirement - Bank as Originator or Sponsor

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 17 Eksposur sekuritisasi pada *Banking Book* dan persyaratan permodalannya - Bank sebagai Investor /  
Tabel 17 Exposure Securities for Banking Book and Capital Requirement - Bank as Investor

Bank tidak memiliki eksposur pada pengungkapan ini.



Tabel 18a Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Aset di Neraca /  
Table 18a Calculation of Risk Weighted Assets for Credit Risk under Standardized Method

No	Kategori Portofolio / Portfolio Category	30 Juni 2023 / June 30, 2023			30 Juni 2022 / June 30, 2022		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1.	Tagihan Kepada Pemerintah / Claims on Sovereigns						
a.	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	13,842,518	-	-	13,275,036	-	-
b.	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	5,885,851	2,942,925	2,466,136	3,258,398	1,629,199	1,629,199
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan Kepada Bank / Claims on Banks						
a.	Tagihan jangka Pendek / Short-term Receivables	6,882,306	1,373,633	5,273,653	2,385,171	407,634	407,634
b.	Tagihan jangka Panjang / Long-term Receivables	1,387,933	689,092	689,092	611,266	149,545	149,545
5.	Tagihan berupa Covered Bond / Receivables on Covered Bond	-	-	-	-	-	-
6.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions						
a.	Tagihan jangka Pendek / Short-term Receivables	14,127,829	8,960,529	7,730,628	-	-	-
b.	Tagihan jangka Panjang / Long-term Receivables	-	-	-	-	-	-
7.	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments						
a.	Surat berharga/piutang subordinasi / Subordinated securities/Subordinated Receivables	-	-	-	-	-	-
b.	Instrumen ekuitas / Equity instruments	-	-	-	-	-	-
c.	Instrumen modal lainnya / Other capital instruments	-	-	-	-	-	-
d.	Pemertan dalam rangka program nasional / Participation in the framework of the national program	-	-	-	-	-	-
8.	Kredit Beragam Rumah Tinggal / Claims secured by residential property	34,680	16,789	16,789	26,147	9,151	9,151
9.	Kredit Beragam Properti Komersial / Claims secured by commercial property	-	-	-	-	-	-
10.	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-
11.	Kredit Pegawai atau Pensiunan / Claims on Employees or Retirees	-	-	-	-	-	-
12.	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolio	16,643	12,482	12,482	17,568	13,176	13,176
13.	Tagihan Kepada Korporasi / Claims on Corporations	23,977,034	21,959,602	19,348,600	45,492,754	41,385,530	38,178,560
14.	Tagihan Yang Telah Jatuh Tempo / Past Due Loans	-	-	-	-	-	-
a.	Kredit Beragam Rumah Tinggal / Claims secured by residential property	-	-	-	-	-	-
b.	Eksposur lainnya / Other Exposure	-	-	-	-	-	-
15.	Aset Lainnya / Other assets						
a.	Uang tunai, emas, dan komoditas lainnya / Cash, gold, and commensurate coin	-	-	-	-	-	-
b.	Aset tetap dan inventaris neto / Fixed assets and inventory - net	79,177	-	79,177	115,284	-	115,284
c.	Agunan Yang Diambil Alih (AYDA) / foreclosed Collaterals (AYDA)	-	-	-	-	-	-
d.	Aran kantor neto / Inter-office - net	-	-	-	-	-	-
e.	Lainnya / Others	365,753	-	365,753	-	-	-
	<b>TOTAL</b>	<b>76,545,686</b>	<b>35,955,074</b>	<b>32,062,311</b>	<b>65,365,637</b>	<b>43,654,257</b>	<b>40,792,862</b>

Tabel 18b Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Rawan Komitmen/Contingensi/Jan Tranche Rating Administrative /  
Table 18b Calculation of Risk Weighted Assets for Credit Risk under Standardized Approach: OR Balance Sheet Commitment/Contingency Exposures

No	Kategori Portofolio / Portfolio Category	30 Juni 2023 / June 30, 2023			30 Juni 2022 / June 30, 2022		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1.	Tagihan Kepada Pemerintah / Claims on Sovereigns						
a.	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	44,978	-	-	-	-	-
b.	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	1,116,631	558,316	517,898	9,023	4,512	4,512
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan kepada Bank / Claims on Banks						
a.	Tagihan jangka Pendek / Short-term Receivables	-	-	-	-	-	-
b.	Tagihan jangka Panjang / Long-term Receivables	119,940	23,988	23,988	-	-	-
5.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions						
a.	Tagihan jangka Pendek / Short-term Receivables	-	-	-	-	-	-
b.	Tagihan jangka Panjang / Long-term Receivables	971,430	307,730	305,546	-	-	-
6.	Kredit Beragam Rumah Tinggal / Claims secured by residential property	-	-	-	-	-	-
7.	Kredit Beragam Properti Komersial / Claims secured by commercial property	-	-	-	-	-	-
8.	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-
9.	Kredit Pegawai atau Pensiunan / Claims on Employees or Retirees	-	-	-	-	-	-
10.	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on micro , Small Business and Retail Portfolio	8,427,700	7,958,031	6,403,404	6,158,038	5,496,506	4,600,977
11.	Tagihan Kepada Korporasi / Claims on Corporations	-	-	-	-	-	-
12.	Tagihan Yang Telah Jatuh Tempo / Past Due Loans	-	-	-	-	-	-
a.	Kredit Beragam Rumah Tinggal / Claims secured by residential property	-	-	-	-	-	-
b.	Eksposur lainnya / Other Exposure	-	-	-	-	-	-
	<b>TOTAL</b>	<b>10,685,678</b>	<b>8,848,066</b>	<b>7,550,837</b>	<b>6,147,061</b>	<b>5,501,017</b>	<b>4,605,489</b>

Tabel 18c Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) /  
Table 18c Calculation of Risk Weighted Assets for Credit Risk under Standardized Method: Counterparty Credit Risk Exposure

No	Kategori Portofolio / Portfolio Category	30 Juni 2023 / June 30, 2023			30 Juni 2022 / June 30, 2022		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1.	Tagihan Kepada Pemerintah / Claims on Sovereigns						
a.	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	-	-	-	-	-	-
b.	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	-	-	-	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4.	Tagihan kepada Bank / Claims on Banks						
a.	Tagihan jangka Pendek / Short-term Receivables	-	-	-	-	-	-
b.	Tagihan jangka Panjang / Long-term Receivables	-	-	-	-	-	-
5.	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims in Micro, Small Business and Retail Portfolio	-	-	-	-	-	-
6.	Tagihan Kepada Korporasi / Claims on Corporations	-	-	-	-	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Tabel 18d Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk) /  
Table 18d Calculation of Risk Weighted Assets for Credit Risk under Standardized Method: Settlement Risk Exposure

No	Kategori Portofolio / Portfolio Category	30 Juni 2023 / June 30, 2023			30 Juni 2022 / June 30, 2022		
		Nilai Eksposur	Faktor Pengurang Modal	ATMR	Nilai Eksposur	Faktor Pengurang Modal	ATMR
1.	Delivery versus payment						
a.	Beban Modal 8% (1-15 hari) / Capital Charge 8% (1-15 days)	-	-	-	-	-	-
b.	Beban Modal 50% (16-30 hari) / Capital Charge 50% (16-30 days)	-	-	-	-	-	-
c.	Beban Modal 75% (31-45 hari) / Capital Charge 75% (31-45 days)	-	-	-	-	-	-
d.	Beban Modal 100% (lebih dari 45 hari) / Capital Charge 100% (more than 45 days)	-	-	-	-	-	-
2.	Non-delivery versus payment	-	-	-	-	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Tabel 18e Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Sekuritisasi /  
Table 18e Calculation of Risk Weighted Assets for Credit Risk under Standardized Method: Securities Exposure

No	Jenis Transaksi	30 Juni 2023 / June 30, 2023		30 Juni 2022 / June 30, 2022	
		Faktor Pengurang Modal	ATMR	Faktor Pengurang Modal	ATMR
1.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode External Rating Base Approach (ERBA) / RWA on Securitization Exposure calculated using the External Rating Base Approach (ERBA) Method				
a.	First Loss Facility	-	-	-	-
b.	Second Loss Facility	-	-	-	-
2.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standardized Approach (SA) / RWA on Securitization Exposure calculated using the Standardized Approach (SA) Method				
a.	Bank merupakan Kreditur Asal	-	-	-	-
b.	Bank bukan merupakan Kreditur Asal	-	-	-	-
3.	Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama / Securitization Exposure as a Deduction factor to Core Capital	-	-	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Tabel 18f Eksposur Derivatif /  
Table 18f Derivative Exposure

No	Kategori Portofolio / Portfolio Category	30 Juni 2023 / June 30, 2023		30 Juni 2022 / June 30, 2022	
		Tagihan Bersih / Net Receivables	ATMR / RWA	Tagihan Bersih / Net Receivables	ATMR / RWA
1.	Tagihan Kepada Pemerintah / Claims on Sovereigns				
a.	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	31,940	-	4,551	-
b.	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	-	-	-	-
3.	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institutions	-	-	-	-
4.	Tagihan kepada Bank / Claims on Banks				
a.	Tagihan jangka Pendek / Short-term Receivables	37,811	7,262	26,177	5,235
b.	Tagihan jangka Panjang / Long-term Receivables	1,652,293	587,015	1,115,300	479,364
5.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions				
a.	Tagihan jangka Pendek / Short-term Receivables	-	-	-	-
b.	Tagihan jangka Panjang / Long-term Receivables	1,259,090	440,512	-	-
6.	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolio	-	-	-	-
7.	Tagihan Kepada Korporasi / Claims on Corporations	471,492	452,096	1,130,959	995,793
8.	Eksposur terkait Central Counterparty (CCP)	-	-	-	-
	<b>TOTAL</b>	<b>3,488,586</b>	<b>1,487,185</b>	<b>2,276,987</b>	<b>1,480,395</b>

Tabel 18g Pengungkapan Total Pengukuran Risiko Kredit /  
Table 18g Disclosure of Total Credit Risk Measurement

	30 Juni 2023 / June 30, 2023	30 Juni 2022 / June 30, 2022
TOTAL ATMR RISIKO KREDIT / Total RWA Credit Risk	(A)	40,800,332
FAKTOR PENGURANG ATMR RISIKO KREDIT / DEDUCTION FACTORS OF CREDIT RISK RWA:	(B)	48,555,042
Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit / The excess difference between PPKA's general reserve for earning assets that must be calculated and 1.25% RWA for Credit Risk	(C)	170,639
TOTAL ATMR RISIKO KREDIT (A) - (B) / TOTAL RWA CREDIT RISK (A)-(B)	(D)	40,629,693
TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR	(E)	48,555,042