

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	31 Desember 2021 / December 31, 2021								30 Desember 2020 / December 30, 2020							
		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	13,121,529	-	-	-	-	-	-	13,121,529	13,160,870	-	-	-	-	-	-	13,160,870
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	2,382,953	-	-	-	-	-	-	2,382,953	1,908,899	-	-	-	-	-	-	1,908,899
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	705,714	-	-	-	-	-	3,024,837	3,730,551	3,816,368	-	-	-	-	-	1,759,168	5,575,536
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	12,107	14,298	-	-	-	-	-	26,405	8,769	7,323	-	-	-	-	-	16,092
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	7,102	10,092	613	-	31	-	-	17,838	5,965	9,706	103	-	11	-	-	15,785
9	Tagihan Kepada Korporasi / Receivables on Corporate	26,575,939	11,579,512	124,913	2,873,568	1,027,050	1,481,595	241,372	43,903,949	23,184,943	19,806,772	272,865	2,785,540	1,221,419	703,945	1,651,007	49,626,491
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	309,541	-	-	-	-	-	-	309,541	371,065	-	-	-	-	-	-	371,065
12	Eksposur di Unit Syariah / Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Jumlah / Total	43,114,885	11,603,902	125,526	2,873,568	1,027,081	1,481,595	3,266,209	63,492,766	42,456,879	19,823,801	272,968	2,785,540	1,221,430	703,945	3,410,175	70,674,738

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	31 Desember 2021 / December 31, 2021						30 Desember 2020 / December 30, 2020					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu / Net Receivables by Contractual Maturity						Tagihan Bersih Berdasarkan Sisa Jangka Waktu / Net Receivables by Contractual Maturity					
		≤ 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	10,109,828	142,798	139,428	139,044	2,590,431	13,121,529	10,108,500	140,809	-	278,231	2,633,330	13,160,870
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	1,204,998	1,177,955	-	-	2,382,953	254,394	1,654,505	-	-	-	1,908,899
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	884,370	202,288	88,423	55,012	2,500,458	3,730,551	3,709,530	146,031	35,450	48,319	1,636,206	5,575,536
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	1,102	25,303	-	26,405	-	-	729	15,363	-	16,092
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	621	2,439	3,283	11,495	-	17,838	392	3,678	2,749	8,966	-	15,785
9	Tagihan Kepada Korporasi / Receivables on Corporate	29,821,812	6,212,989	6,466,267	1,402,881	-	43,903,949	31,696,568	7,440,694	8,276,631	2,212,598	-	49,626,491
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	-	-	-	-	309,541	309,541	-	-	-	-	371,065	371,065
	Jumlah / Total	40,816,631	7,765,512	7,876,458	1,633,735	5,400,430	63,492,766	45,769,384	9,385,717	8,315,559	2,563,477	4,640,601	70,674,738

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	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	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
31 Desember 2021 / December 31, 2021													
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	37,623	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	-	-	-	-	-	-	-	2,911,441	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-	-	-	17,527,992	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	2,382,953	-	-	-	-	-	-	671,082	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-	-	-	1,182,798	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	3,588,694	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	4,118,912	-	-	-
10	Perantara Keuangan / Financial Intermediary	13,121,529	-	-	3,730,551	-	-	-	-	13,033,519	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	811,564	-	-	-
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	-	-	-	-	-	-	-	-	20,324	-	-	-
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	-	-	-	-	26,405	-	-	17,838	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	-	-	-	309,541	-
Jumlah / Total		13,121,529	2,382,953	-	3,730,551	26,405	-	-	17,838	43,903,949	-	309,541	-
30 Desember 2020 / December 30, 2020													
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	16,794	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	-	-	-	-	-	-	-	2,895,739	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-	-	-	24,098,328	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	1,908,899	-	-	-	-	-	-	2,691,468	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-	-	-	1,471,131	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	4,559,185	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	963,228	-	-	-
10	Perantara Keuangan / Financial Intermediary	13,160,870	-	-	5,575,536	-	-	-	-	11,886,296	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	1,021,658	-	-	-
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	-	-	-	-	-	-	-	-	22,664	-	-	-
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	-	-	-	-	16,092	-	-	15,057	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	728	-	-	371,065	-
Jumlah / Total		13,160,870	1,908,899	-	5,575,536	16,092	-	-	15,785	49,626,491	-	371,065	-

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	31 Desember 2021 / December 31, 2021							
		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	37,751,803	10,881,462	65,006	2,358,151	1,004,389	1,263,253	2,849,614	56,173,678
2	Tagihan yang mengalami peningkatan dan penurunan nilai (impaired) / Impaired Claims								
	a. Belum Jatuh Tempo / Not Yet Past Due	-	-	675,680	-	-	-	-	675,680
	b. Telah jatuh tempo / Already Past Due	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for Impairment Losses - Stage 1	18,952	12,249	41	1,045	247	1,158	165	33,857
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for Impairment Losses - Stage 2	16,561	2,857	1	2,120	542	-	-	22,081
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for Impairment Losses - Stage 3	2,277	31,277	627,114	-	-	-	-	660,668
6	Tagihan yang dihapus buku / Written-Off Receivables	-	-	-	-	-	-	-	-

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	30 Desember 2020 / December 30, 2020							
		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	38,332,210	18,866,089	264,231	2,205,993	1,165,813	1,445	1,629,177	62,464,958
2	Tagihan yang mengalami peningkatan dan penurunan nilai (impaired) / Impaired Claims								
	a. Belum Jatuh Tempo / Not Yet Past Due	-	229,642	521,454	-	-	-	-	751,096
	b. Telah jatuh tempo / Already Past Due	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for Impairment Losses - Stage 1	10,556	9,437	20	1,251	517	-	299	22,080
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for Impairment Losses - Stage 2	11,835	2,286	23	37	1,094	-	-	15,275
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for Impairment Losses - Stage 3	1,366	242,229	521,454	-	-	-	-	765,049
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				
31 Desember 2021 / December 31, 2021								
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	4,277	-	-	-	1	-	
2	Perikanan / Fishery	-	-	-	-	-	-	
3	Pertambangan dan Penggalian / Mining and Extracting	2,045,759	-	-	1,331	-	-	
4	Industri Pengolahan / Manufacturing	16,255,763	675,680	-	15,044	12,990	649,574	
5	Listrik, Gas dan Air / Electricity, Gas and Water	2,519,566	-	-	2,820	-	-	
6	Konstruksi / Construction	408,276	-	-	66	52	-	
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	2,755,494	-	-	736	572	10,054	
8	Penyediaan Akomodasi dan Penyediaan Makanan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	4,102,882	-	-	6,108	50	-	
10	Perantara Keuangan / Financial Intermediary	26,985,923	-	-	7,482	533	-	
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	726,935	-	-	267	7,835	1,040	
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	15,019	-	-	3	48	-	
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	44,243	-	-	-	-	-	
20	Lainnya / Others	309,541	-	-	-	-	-	
Jumlah / Total		56,173,678	675,680	-	33,857	22,081	660,668	

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				
30 Desember 2020 / December 30, 2020								
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	4,218	-	-	-	1	-	
2	Perikanan / Fishery	-	-	-	-	-	-	
3	Pertambangan dan Penggalian / Mining and Extracting	1,031,648	-	-	420	-	-	
4	Industri Pengolahan / Manufacturing	22,570,125	751,096	-	12,328	6,863	763,683	
5	Listrik, Gas dan Air / Electricity, Gas and Water	4,365,172	-	-	1,280	37	-	
6	Konstruksi / Construction	217,741	-	-	14	128	-	
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	3,888,851	-	-	796	2,630	12	
8	Penyediaan Akomodasi dan Penyediaan Makanan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	943,412	-	-	832	79	-	
10	Perantara Keuangan / Financial Intermediary	28,308,223	-	-	6,276	1,864	-	
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	711,125	-	-	86	3,676	1,354	
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	21,502	-	-	45	-	-	
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	31,149	-	-	-	-	-	
20	Lainnya / Others	371,792	-	-	-	-	-	
Jumlah / Total		62,464,958	751,096	-	22,077	15,278	765,049	

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				
30 Desember 2020 / December 30, 2020								
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	4,218	-	-	-	1	-	
2	Perikanan / Fishery	-	-	-	-	-	-	
3	Pertambangan dan Penggalian / Mining and Extracting	1,031,648	-	-	420	-	-	
4	Industri Pengolahan / Manufacturing	22,570,125	751,096	-	12,328	6,863	763,683	
5	Listrik, Gas dan Air / Electricity, Gas and Water	4,365,172	-	-	1,280	37	-	
6	Konstruksi / Construction	217,741	-	-	14	128	-	
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	3,888,851	-	-	796	2,630	12	
8	Penyediaan Akomodasi dan Penyediaan Makanan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	943,412	-	-	832	79	-	
10	Perantara Keuangan / Financial Intermediary	28,308,223	-	-	6,276	1,864	-	
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	711,125	-	-	86	3,676	1,354	
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	21,502	-	-	45	-	-	
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	31,149	-	-	-	-	-	
20	Lainnya / Others	371,792	-	-	-	-	-	
Jumlah / Total		62,464,958	751,096	-	22,077	15,278	765,049	

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	31 Desember 2021 / December 31, 2021			30 Desember 2020 / December 30, 2020		
		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	22,079	15,275	765,050	31,537	8,955	4,328
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Establishment (Recovery) of CKPN in the current period (Net)	10,456	6,099	63,144	327	460	756,420
2.a	Pembentukan CKPN pada periode berjalan / Establishment of CKPN in the current period	15,908	10,854	113,054	17,072	3,890	759,583
2.b	Pemulihan CKPN pada periode berjalan / Recovery of CKPN in the current period	(5,452)	(4,755)	(49,910)	(16,745)	(3,430)	(3,163)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan / CKPN used for writtren off receivables in the current period	-	-	(170,498)	-	-	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan / Other establishtment (recovery) in the current period	1,318	707	2,972	(9,785)	5,860	4,302
	Saldo akhir CKPN / Ending Balance	33,853	22,081	660,668	22,079	15,275	765,050

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

(jutaan Rupiah / million Rupiah)

31 Desember 2021 / December 31, 2021															Tagihan Bersih / Net Receivables	
No	Kategori Porfolio / Portfolio Category	Lembaga Peringkat / Rating Company	Peringkat Jangka Panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating				Tanpa Peringkat / Unrated	Jumlah / Total	
			Standard and Poor's	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
			Fitch Rating	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
			Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3			Less than P-3
			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 id B-	Less than id B-	idA1	idA2	idA3 to idA4	Less than idA4					
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	11,581,388	-	-	-	-	-	-	-	1,540,141	13,121,529	
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	2,382,953	-	-	-	-	-	-	-	-	2,382,953	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / Receivables on Banks	123,317	1,796,692	1,245,672	204,080	125,010	-	-	-	-	-	-	-	235,780	3,730,551	
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	26,405	26,405	
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	-	-	-	-	-	-	-	-	-	-	-	-	17,838	17,838	
9	Tagihan kepada Korporasi / Receivables on Corporate	-	5,402,014	2,586,102	3,650,204	-	-	48,566	-	-	-	-	-	32,217,063	43,903,949	
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	309,541	309,541	
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jumlah / Total			123,317	7,198,706	3,831,774	17,818,625	125,010	48,566	-	-	-	-	-	34,346,768	63,492,766	

30 Desember 2020 / December 30, 2020															Tagihan Bersih / Net Receivables	
No	Kategori Porfolio / Portfolio Category	Lembaga Peringkat / Rating Company	Peringkat Jangka Panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating				Tanpa Peringkat / Unrated	Jumlah / Total	
			Standard and Poor's	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
			Fitch Rating	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
			Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3			Less than P-3
			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 id B-	Less than id B-	idA1	idA2	idA3 to idA4	Less than idA4					
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	11,854,960	-	-	-	-	-	-	-	1,305,910	13,160,870	
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	1,681,088	227,811	-	-	-	-	-	-	-	1,908,899	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / Receivables on Banks	178,381	1,904,709	1,528,677	1,337,887	130,022	-	-	-	-	-	-	-	495,860	5,575,536	
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	16,092	16,092	
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	-	-	-	-	-	-	-	-	-	-	-	-	15,785	15,785	
9	Tagihan kepada Korporasi / Receivables on Corporate	110,207	4,056,693	3,645,393	2,761,885	-	169,245	28,384	-	-	-	-	-	38,854,684	49,626,491	
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	371,065	371,065	
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jumlah / Total			288,588	5,961,402	5,174,070	17,635,820	357,833	169,245	28,384	-	-	-	-	41,059,396	70,674,738	

Tabel 8 Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual/
Tabel 8 Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Bank Only

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio	31 Desember 2021 / December 31, 2021										ATMR	Beban Modal	30 Desember 2020 / December 30, 2020										ATMR	Beban Modal						
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit												Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit																	
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya			0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya								
A. Eksposur Neraca / Balance Sheet Exposures																															
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	13,121,529	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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	-	-	-	-	-	-	-	-	-	-	1,191,477	107,233	-	-	-	-	-	-	-	-	-	-	-	-	-	-	840,544	75,649		
4	Tagihan Kepada Bank / Receivables on Banks	-	2,868,490	-	-	-	-	-	-	-	-	683,138	61,482	-	3,813,893	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	26,406	-	-	-	-	-	-	-	9,242	832	-	-	16,092	-	-	-	-	-	-	-	-	-	-	-	-	5,632	507	
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	-	-	-	-	-	-	-	-	17,838	-	13,379	1,204	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,839	1,066		
9	Tagihan Kepada Korporasi / Receivables on Corporate	7,495	4,411,837	-	-	-	-	-	-	6,257,238	-	26,551,472	48,566	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32,582,585	2,932,433		
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	309,541	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	366,006	-		
12	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total Eksposur Neraca		13,129,024	7,280,327	26,406	-	-	-	-	-	8,859,070	17,838	26,861,013	48,566	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35,211,126	3,169,001		
B. Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures																															
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Tagihan Kepada Korporasi / Receivables on Corporate	840	397,176	-	-	-	-	-	-	1,612,331	-	3,264,959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,781,838	430,365		
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total Eksposur TRA		840	397,176	-	-	-	-	-	-	1,612,331	-	3,264,959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,895,743	440,617		
C. Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk																															
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / Receivables on Banks	-	231,573	-	-	-	-	-	-	-	-	411,609	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	559,590	50,363	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Tagihan Kepada Korporasi / Receivables on Corporate	-	593,001	-	-	-	-	-	-	-	-	131,951	-	627,083	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,945,346	175,081	
7	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total Eksposur Counterparty Credit Risk		-	824,574	-	-	-	-	-	-	543,560	-	627,083	-	2,803,513	252,316	4,255	638,205	-	-	-	-	-	-	-	-	-	-	410,973	698,644	2,505,358	225,482

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 Porfolio / Portfolio Category	Tagihan Bersih / Net Receivable	31 Desember 2021 / December 31, 2021					Tagihan Bersih / Net Receivable	30 Desember 2020 / December 30, 2020				
			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	
A Eksposur Neraca / Balance Sheet Exposures													
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	13,121,529	-	-	-	-	13,121,529	12,945,865	-	-	-	-	12,945,865
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	2,382,953	71,263	-	-	-	2,311,690	1,681,088	198,619	-	-	-	1,482,469
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	3,087,370	-	-	-	-	3,087,370	5,097,376	-	-	-	-	5,097,376
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	26,406	-	-	-	-	26,406	16,092	-	-	-	-	16,092
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	17,838	-	-	-	-	17,838	15,785	-	-	-	-	15,785
9	Tagihan Kepada Korporasi / Receivables on Corporate	37,276,608	3,522,374	368,151	-	-	33,386,083	42,337,687	8,769,238	498,494	-	-	33,069,955
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	309,541	-	-	-	-	309,541	371,065	-	-	-	-	371,065
	Total Eksposur Neraca	56,222,245	3,593,637	368,151	-	-	52,260,457	62,464,958	8,967,857	498,494	-	-	52,998,607
B Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures													
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	210,750	-	-	-	-	210,750
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	227,811	-	-	-	-	227,811
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
9	Tagihan Kepada Korporasi / Receivables on Corporate	5,275,307	182,925	1,350,302	-	-	3,742,080	6,019,142	1,304,244	914,476	-	-	3,800,422
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur TRA	5,275,307	182,925	1,350,302	-	-	3,742,080	6,457,703	1,304,244	914,476	-	-	4,238,983
C Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk													
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	4,255	-	-	-	-	4,255
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	643,181	-	-	-	-	643,181	478,160	-	-	-	-	478,160
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	1,352,033	-	-	-	-	1,352,033	1,269,662	-	-	-	-	1,269,662
7	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur Counterparty Credit Risk	1,995,214	-	-	-	-	1,995,214	1,752,077	-	-	-	-	1,752,077
	Total (A+B+C)	63,492,766	3,776,562	1,718,453	-	-	57,997,751	70,674,738	10,272,101	1,412,970	-	-	58,989,667

Tabel 10 Analisis Risiko Kredit akibat kegagalan pihak lawan berdasarkan pendekatan standar/
 Tabel 10 Analysis Counterparty Credit Risk under Standardized Method

	31 Desember 2021 / December 31, 2021					30 Desember 2020 / December 30, 2020						
	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulatori EAD	Tagihan Bersih	ATMR	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulatori EAD	Tagihan Bersih	ATMR
1	611.462	813.692		2.4	1.995.216	1.063.772	642.440	609.044		2.4	1.752.078	1.021.772
2					N/A	N/A					N/A	N/A
3					N/A	N/A					N/A	N/A
4												
5					N/A	N/A					N/A	N/A
6						1.063.772						1.031.772

Analisis Kualitatif

Risiko kredit counterparty 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.

Counterparty credit risk pada umumnya timbul dari FX swap dan transaksi repo/reverse repo. Mitigasi counterparty credit risk dilakukan sesuai SE OJK No 42/SE/OJK.03/2016, 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)

		31 Desember 2021 / December 31, 2021		(jutaan Rupiah / million Rupiah)	
		<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	1,995,216	1,739,738	1,752,077	1,473,587
5	Total sesuai CVA Capital Charge	1,995,216	1,739,738	1,752,077	1,473,587

Tabel 12 Eksposur Risiko Kredit akibat kegagalan pihak lawan berdasarkan kategori portfolio dan bobot risiko /
 Tabel 12 Exposure Counterparty Credit Risk under portfolio category and risk weight

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	31 Desember 2021 / December 31, 2021								
		Bobot Risiko								
		0%	10%	20%	50%	75%	100%	150%	Lainnya	Total Tagihan Bersih
1	Tagihan kepada Pemerintah dan Bank Sentral	-	-	-	-	-	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-
4	Tagihan kepada Bank Lain	-	-	231,573	411,609	-	-	-	-	643,182
5	Tagihan kepada perusahaan sekuritas	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi	-	-	593,000	131,951	-	627,083	-	-	1,352,034
7	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	-	-
8	Aset lainnya	-	-	-	-	-	-	-	-	-
9	Total	-	-	824,573	543,560	-	627,083	-	-	1,995,216

No	Kategori Porfolio / Portfolio Category	30 Desember 2020 / December 30, 2020								
		Bobot Risiko								
		0%	10%	20%	50%	75%	100%	150%	Lainnya	Total Tagihan Bersih
1	Tagihan kepada Pemerintah dan Bank Sentral	4,255	-	-	-	-	-	-	-	4,255
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-
4	Tagihan kepada Bank Lain	-	-	209,041	269,118	-	-	-	-	478,159
5	Tagihan kepada perusahaan sekuritas	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi	-	-	429,164	141,855	-	698,644	-	-	1,269,663
7	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	-	-
8	Aset lainnya	-	-	-	-	-	-	-	-	-
9	Total	4,255	-	638,205	410,973	-	698,644	-	-	1,752,077

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

Bank tidak memiliki eksposur pada pengungkapan ini.

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

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 15 Eksposeur 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	31 Desember 2021 / December 31, 2021			30 Desember 2020 / December 30, 2020		
		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)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah / Claims on Sovereigns	-	-	-	-	-	-
a	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	13,121,529	-	-	12,945,865	-	-
b	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	2,382,953	1,191,477	1,191,477	1,681,088	840,544	840,544
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	2,993,501	636,309	636,309	2,943,815	827,790	827,790
b	Tagihan jangka Panjang / Long-term Receivables	93,893	46,935	46,935	1,153,461	576,731	576,731
5	Kredit Beragam Rumah Tinggal / Claims secured by residential property	26,405	9,242	9,242	16,092	5,624	5,624
6	Kredit Beragam Properti Komersial / Claims secured by commercial property	-	-	-	-	-	-
7	Kredit Pegawai atau Pensiunan / Claims on Employees or Retirees	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolio	17,838	13,978	13,978	15,795	11,839	11,839
9	Tagihan Kepada Korporasi / Claims on Corporations	37,276,608	32,584,317	30,635,307	42,337,687	37,216,630	32,582,585
10	Tagihan Yang Telah Jatuh Tempo / Past Due Loans	-	-	-	-	-	-
a	Kredit Beragam Rumah Tinggal / Claims secured by residential property	-	-	-	-	-	-
b	Selain Kredit Beragam Rumah Tinggal / Claims other than secured by residential property	-	-	-	-	-	-
11	Aset Lainnya / Other assets	-	-	-	-	-	-
a	Uang tunai, emas, dan komersial lainnya / Cash, gold, and commensurate coin	-	-	-	5,059	-	-
b	Penyetaraan (selain yang menjadi faktor pengurang modal) / Equity participation (other than a deduction factor to capital)	-	-	-	-	-	-
	1) Penyetaraan modal sementara dalam rangka restrukturisasi kredit / Temporary equity participation as part of credit restructuring	-	-	-	-	-	-
	2) Penyetaraan kepada perusahaan keuangan yang tidak terdaftar di bursa / Equity participation in non-listed financial institutions	-	-	-	-	-	-
	3) Penyetaraan kepada perusahaan keuangan yang terdaftar di bursa / Equity participation listed financial institutions	-	-	-	-	-	-
c	Aset tetap dan inventaris neto / Fixed assets and inventory - net	149,453	149,453	149,453	191,672	191,672	191,672
d	Akuan yang Diambil Alih (AYDA) / Foreclosed Collaterals (AYDA)	-	-	-	-	-	-
e	Akuan kantor neto / Inter-Office - net	-	-	-	-	-	-
f	Lainnya / Others	160,088	174,314	160,088	174,314	174,314	174,314
TOTAL		56,222,244	34,481,552	32,842,083	62,464,958	39,479,165	35,212,126

Tabel 18b Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Kewajiban Komitmen/Kontingensi pada Transaksi Rekening Administrasi /
 Table 18b Calculation of Risk Weighted Assets for Credit Risk under Standardized Approach: Off Balance Sheet Commitment/Contingency Exposure

No	Kategori Portofolio / Portfolio Category	31 Desember 2021 / December 31, 2021			30 Desember 2020 / December 30, 2020		
		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)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah / Claims on Sovereigns	-	-	-	-	-	-
a	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	-	-	-	210,750.00	-	-
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	-	-	-	227,811.00	113,905.50	113,905.50
5	Kredit Beragam Rumah Tinggal / Claims secured by residential property	5,275,306	4,917,593	4,150,559	6,019,141.00	5,891,618.10	4,781,831.60
6	Kredit Beragam Properti Komersial / Claims secured by commercial property	-	-	-	-	-	-
7	Kredit Pegawai atau Pensiunan / Claims on Employees or Retirees	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on micro, Small Business and Retail Portfolio	-	-	-	-	-	-
9	Tagihan Kepada Korporasi / Claims on Corporations	-	-	-	-	-	-
10	Tagihan Yang Telah Jatuh Tempo / Past Due Loans	-	-	-	-	-	-
a	Kredit Beragam Rumah Tinggal / Claims on secured by residential property	-	-	-	-	-	-
b	Selain Kredit Beragam Rumah Tinggal / Claims on secured by commercial property	-	-	-	-	-	-
TOTAL		5,275,306	4,917,593	4,150,559	6,457,702.00	6,005,523.60	4,895,743.10

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	31 Desember 2021 / December 31, 2021			30 Desember 2020 / December 30, 2020		
		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)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
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 on micro, Small Business and Retail Portfolio	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Claims on Corporations	-	-	-	-	-	-
10	Tagihan Yang Telah Jatuh Tempo / Past Due Loans	-	-	-	-	-	-
a	Kredit Beragam Rumah Tinggal / Claims on secured by residential property	-	-	-	-	-	-
b	Selain Kredit Beragam Rumah Tinggal / Claims on secured by commercial property	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-

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	31 Desember 2021 / December 31, 2021			30 Desember 2020 / December 30, 2020		
		Nilai Eksposur	Faktor Pengurang Modal	ATMR	Nilai Eksposur	Faktor Pengurang Modal	ATMR
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Delivery versus payment	-	-	-	-	-	-
a.	Beban Modal 8% (5-15 hari) / Capital Charge 8% (5-15 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	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-

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

No	Jenis Transaksi	31 Desember 2021 / December 31, 2021			30 Desember 2020 / December 30, 2020		
		Faktor Pengurang Modal	ATMR	Faktor Pengurang Modal	ATMR		
(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 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 kreditor asal	-	-	-	-		
b.	Bank bukan merupakan kreditor asal	-	-	-	-		
3.	Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama / Securitization Exposure as a Deduction factor to Core Capital	-	-	-	-		
TOTAL		-	-	-	-		

Tabel 18f Eksposur Derivat
 Table 18f Derivative Exposure

No	Kategori Portofolio / Portfolio Category	31 Desember 2021 / December 31, 2021			30 Desember 2020 / December 30, 2020		
		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)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan Kepada Pemerintah / Claims on Sovereigns	-	-	-	-	-	-
a.	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	-	-	-	4,255	-	-
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	2,518	503	503	24,986	4,997	4,997
b.	Tagihan jangka Panjang / Long-term Receivables	640,665	251,616	251,616	453,174	171,370	171,370
5.	Tagihan kepada Usaha Mikro, Usaha kecil dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolio	1,352,034	811,658	811,658	1,269,662	853,404	853,404
6.	Tagihan Kepada Korporasi	-	-	-	-	-	-
7.	Eksposur tertimbang dan Credit Voluation Adjustment (CVA risk weighted assets)	-	-	-	1,739,738	-	1,473,587
TOTAL		1,995,215	1,063,777	2,803,515	1,752,077	1,031,772	2,506,359

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

	31 Desember 2021 / December 31, 2021		30 Desember 2020 / December 30, 2020	
	(A)	(B)	(C)	(D)
TOTAL ATMR RISIKO KREDIT / Total RWA Credit Risk		39,796,157		42,612,227
FAKTOR PENGURANG ATMR RISIKO KREDIT / DEDUCTION FACTORS OF CREDIT RISK RWA:				
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 a 1.25% RWA for Credit Risk	(B)	-	7,121	-
TOTAL ATMR RISIKO KREDIT (A) - (B) / TOTAL RWA CREDIT RISK (A)-(B)	(C)	39,796,157	42,605,106	
TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR	(D)	39,796,157	42,605,106	