

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 2021 / June 30, 2021								30 Juni 2020 / June 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	14,969,877	-	-	-	-	-	-	14,969,877	9,837,351	-	-	-	-	-	-	9,837,351
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	1,942,237	-	-	-	-	-	-	1,942,237	5,812,571	53,962	-	-	-	-	-	5,866,533
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	2,298,195	-	-	-	-	-	1,988,380	4,286,575	2,183,520	-	-	-	-	-	476,648	2,660,168
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	8,494	10,889	-	-	-	-	-	19,383	8,228	6,168	-	-	-	-	-	14,396
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	6,556	9,680	650	-	16	-	-	16,902	6,319	11,129	102	-	17	-	-	17,567
9	Tagihan Kepada Korporasi / Receivables on Corporate	20,536,332	15,747,775	146,121	2,983,231	1,229,289	2,140,708	1,292,424	44,075,880	26,969,444	20,354,975	747,433	3,021,550	2,799,312	1,072,868	2,235,105	57,200,687
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	439,940	-	-	-	-	-	-	439,940	536,540	-	-	-	-	-	-	536,540
12	Eksposur di Unit Syariah / Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Jumlah / Total	40,201,631	15,768,344	146,771	2,983,231	1,229,305	2,140,708	3,280,804	65,750,794	45,353,973	20,426,234	747,535	3,021,550	2,799,329	1,072,868	2,711,753	76,133,242

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 2021 / June 30, 2021						30 Juni 2020 / June 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	9,982,835	145,284	139,359	138,993	4,563,406	14,969,877	7,241,942	142,997	-	284,213	2,168,199	9,837,351
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	235,107	1,707,130	-	-	-	1,942,237	2,980,471	1,192,423	1,693,639	-	-	5,866,533
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	2,139,184	255,964	42,286	57,407	1,791,734	4,286,575	1,975,949	187,106	58,402	1,465	437,246	2,660,168
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	524	18,859	-	19,383	-	-	174	14,222	-	14,396
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	476	2,843	3,988	9,595	-	16,902	407	3,480	3,295	10,385	-	17,567
9	Tagihan Kepada Korporasi / Receivables on Corporate	32,354,901	4,625,953	4,912,415	2,182,611	-	44,075,880	41,515,149	9,183,695	4,518,567	1,983,276	-	57,200,687
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	-	-	-	-	439,940	439,940	-	-	-	-	536,540	536,540
	Jumlah / Total	44,712,503	6,737,174	5,098,572	2,407,465	6,795,080	65,750,794	53,713,918	10,709,701	6,274,077	2,293,561	3,141,985	76,133,242

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
30 Juni 2021 / June 30, 2021													
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	15,007	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	-	-	-	-	-	-	-	4,526,010	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-	-	-	18,659,423	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	1,942,237	-	-	-	-	-	-	2,759,603	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-	-	-	1,160,586	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	4,539,519	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	1,402,885	-	-	-
10	Perantara Keuangan / Financial Intermediary	14,969,877	-	-	4,286,574	-	-	-	-	10,116,964	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	870,051	-	-	-
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	-	-	-	-	-	-	-	-	25,832	-	-	-
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	-	-	-	-	19,383	-	-	16,310	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	592	-	-	439,940	-
Jumlah / Total		14,969,877	1,942,237	-	4,286,574	19,383	-	-	16,902	44,075,880	-	439,940	-
30 Juni 2020 / June 30, 2020													
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	42,866	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	3,576,948	-	-	-	-	-	-	3,562,116	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-	-	-	28,076,276	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	2,212,380	-	-	-	-	-	-	4,298,250	-	-	-
6	Konstruksi / Construction	-	77,205	-	-	-	-	-	-	1,711,222	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	4,754,573	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	965,110	-	-	-
10	Perantara Keuangan / Financial Intermediary	9,837,351	-	-	2,660,168	-	-	-	-	12,610,212	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	1,161,331	-	-	-
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	-	-	-	-	-	-	-	-	18,731	-	-	-
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	-	-	-	-	14,396	-	-	16,655	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	912	-	-	536,540	-
Jumlah / Total		9,837,351	5,866,533	-	2,660,168	14,396	-	-	17,567	57,200,687	-	536,540	-

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 2021 / June 30, 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	36,594,014	14,935,221	57,686	2,515,537	1,178,682	1,933,478	1,858,523	59,073,141
2	Tagihan yang mengalami peningkatan dan penurunan nilai (impaired) / Impaired Claims								
	a. Belum Jatuh Tempo / Not Yet Past Due	-	-	695,049	-	-	-	-	695,049
	b. Telah jatuh tempo / Already Past Due	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for Impairment Losses - Stage 1	9,512	7,834	34	1,288	309	393	317	19,687
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for Impairment Losses - Stage 2	11,926	2,586	24	-	891	-	-	15,427
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for Impairment Losses - Stage 3	1,376	5,869	610,514	-	-	-	-	617,759
6	Tagihan yang dihapus buku / Written-Off Receivables	-	-	-	-	-	-	-	-

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	30 Juni 2020 / June 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	41,462,304	19,278,284	745,422	2,650,136	2,735,224	716,264	430,558	68,018,192
2	Tagihan yang mengalami peningkatan dan penurunan nilai (impaired) / Impaired Claims								
	a. Belum Jatuh Tempo / Not Yet Past Due	-	-	-	-	-	-	-	-
	b. Telah jatuh tempo / Already Past Due	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Individual / Allowance for Impairment Losses - Individual	-	-	-	-	-	-	-	-
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif / Allowance for Impairment Losses - Collective	47,702	67,333	3,289	4,019	8,263	305	68	130,979
5	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)					
30 Juni 2021 / June 30, 2021								
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	4,352	-	-	-	1	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Extracting	3,289,914	-	-	696	-	-	-
4	Industri Pengolahan / Manufacturing	17,044,781	695,049	-	10,452	6,432	616,384	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	4,466,732	-	-	1,259	-	-	-
6	Konstruksi / Construction	203,199	-	-	15	118	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	3,771,510	-	-	641	987	12	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	1,371,485	-	-	1,393	41	-	-
10	Perantara Keuangan / Financial Intermediary	27,604,318	-	-	5,107	2,677	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	815,081	-	-	121	5,046	1,363	-
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	25,544	-	-	3	125	-	-
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	35,693	-	-	-	-	-	-
20	Lainnya / Others	440,532	-	-	-	-	-	-
Jumlah / Total		59,073,141	695,049	-	19,687	15,427	617,759	-

No.	Sektor Ekonomi / Economic Sectors	Tagihan / Receivables	Tagihan yang Mengalami Penurunan Nilai / Impaired Receivables		Cadangan kerugian Penurunan nilai (CKPN)- Individual / Allowance for Impairment Losses - Individual	Cadangan kerugian Penurunan nilai (CKPN)- Kolektif / Allowance for Impairment Losses - Collective	Tagihan yang yang dihapus buku / Written-Off Receivables
			Belum Jatuh Tempo / Non Past Due	Telah Jatuh Tempo / Past Due			
			(jutaan Rupiah / million Rupiah)				
30 Juni 2020 / June 30, 2020							
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	4,277	-	-	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Extracting	5,565,081	-	-	-	1,891	-
4	Industri Pengolahan / Manufacturing	26,348,046	-	-	-	87,303	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	6,418,605	-	-	-	1,143	-
6	Konstruksi / Construction	267,989	-	-	-	1,884	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	4,047,931	-	-	-	19,900	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	944,867	-	-	-	670	-
10	Perantara Keuangan / Financial Intermediary	22,990,273	-	-	-	10,229	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	845,052	-	-	-	7,886	-
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	17,568	-	-	-	73	-
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	31,052	-	-	-	-	-
20	Lainnya / Others	537,451	-	-	-	-	-
Jumlah / Total		68,018,192	-	-	-	130,979	-

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 2021 / June 30, 2021			30 Juni 2020 / June 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 Individual / Allowance for Impairment Losses - Individual	CKPN Kolektif / Allowance for Impairment Losses - Collective
1	Saldo awal CKPN / Beginning Balance of CKPN	22,078	15,275	765,050	-	22,020
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Establishment (Recovery) of CKPN in the current period (Net)	(472)	932	11,327	-	106,676
	2.a Pembentukan CKPN pada periode berjalan / Establishment of CKPN in the current period	5,296	6,251	88,401	-	227,826
	2.b Pemulihan CKPN pada periode berjalan / Recovery of CKPN in the current period	(5,768)	(5,319)	(77,074)	-	(121,150)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan / CKPN used for writtren off receivables in the current period	-	-	(170,600)	-	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan / Other establishtment (recovery) in the current period	(1,919)	(780)	11,982	-	2,283
	Saldo akhir CKPN / Ending Balance	19,687	15,427	617,759	-	130,979

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 2021 / June 30, 2021																
No	Kategori Porfolio / Portfolio Category	Lembaga Peringkat / Rating Company	Tagihan Bersih / Net Receivables											Tanpa Peringkat / Unrated	Jumlah / Total	
			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			-	-	-	13,213,923	-	-	-	-	-	-	-	1,755,954	14,969,877
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities			-	-	-	1,707,130	235,107	-	-	-	-	-	-	-	1,942,237
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions			-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks			321,629	1,018,348	1,518,245	1,020,164	-	-	-	-	-	-	-	408,189	4,286,575
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property			-	-	-	-	-	-	-	-	-	-	-	19,383	19,383
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			-	-	-	-	-	-	-	-	-	-	-	16,902	16,902
9	Tagihan kepada Korporasi / Receivables on Corporate			160,164	3,468,977	2,844,668	3,369,294	-	-	67,171	-	-	-	-	34,165,606	44,075,880
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables			-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets			-	-	-	-	-	-	-	-	-	-	-	439,940	439,940
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposures at Sharia Based Business Activity Unit			-	-	-	-	-	-	-	-	-	-	-	-	-
	Jumlah / Total			481,793	4,487,325	4,362,913	19,310,511	235,107	-	67,171	-	-	-	-	36,805,974	65,750,794

30 Juni 2020 / June 30, 2020																
No	Kategori Porfolio / Portfolio Category	Lembaga Peringkat / Rating Company	Tagihan Bersih / Net Receivables											Tanpa Peringkat / Unrated	Jumlah / Total	
			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			-	-	-	8,445,465	-	-	-	-	-	-	-	1,391,886	9,837,351
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities			-	-	-	5,866,533	-	-	-	-	-	-	-	-	5,866,533
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions			-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks			835,134	139,529	407,462	241,307	-	-	-	-	-	-	-	1,036,736	2,660,168
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property			-	-	-	-	-	-	-	-	-	-	-	14,396	14,396
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			-	-	-	-	-	-	-	-	-	-	-	17,567	17,567
9	Tagihan kepada Korporasi / Receivables on Corporate			182,325	6,301,150	3,372,947	3,434,331	703,250	231,578	-	-	-	-	-	42,975,106	57,200,687
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables			-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets			-	-	-	-	-	-	-	-	-	-	-	536,540	536,540
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposures at Sharia Based Business Activity Unit			-	-	-	-	-	-	-	-	-	-	-	-	-
	Jumlah / Total			1,017,459	6,440,679	3,780,409	17,987,636	703,250	231,578	-	-	-	-	-	45,972,231	76,133,242

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	30 Juni 2021 / June 30, 2021				Tagihan Bersih / Net Receivable	30 Juni 2020 / June 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	14,969,804	-	-	-	-	14,969,804	9,822,519	-	-	-	-	9,822,519
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	1,707,130	204,980	-	-	-	1,502,150	5,866,533	704,234	-	-	-	5,162,299
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	3,604,107	-	-	-	-	3,604,107	2,101,036	-	-	-	-	2,101,036
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	19,383	-	-	-	-	19,383	14,396	-	-	-	-	14,396
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	16,902	-	-	-	-	16,902	17,567	-	-	-	-	17,567
9	Tagihan Kepada Korporasi / Receivables on Corporate	38,400,410	4,674,881	406,873	-	-	33,318,656	49,659,600	7,668,957	521,310	-	-	41,469,333
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	439,940	-	-	-	-	439,940	536,541	-	-	-	-	536,541
	Total Eksposur Neraca	59,157,676	4,879,861	406,873	-	-	53,870,942	68,018,192	8,373,191	521,310	-	-	59,123,691
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	235,107	-	-	-	-	235,107	-	-	-	-	-	-
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	4,753,372	888,118	1,026,496	-	-	2,838,758	6,437,940	1,883,228	973,052	-	-	3,581,660
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur TRA	4,988,479	888,118	1,026,496	-	-	3,073,865	6,437,940	1,883,228	973,052	-	-	3,581,660
C Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk													
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	73	-	-	-	-	73	14,832	-	-	-	-	14,832
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	682,468	-	-	-	-	682,468	559,132	-	-	-	-	559,132
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	922,097	-	-	-	-	922,097	1,103,146	-	-	-	-	1,103,146
7	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur Counterparty Credit Risk	1,604,638	-	-	-	-	1,604,638	1,677,110	-	-	-	-	1,677,110
	Total (A+B+C)	65,750,793	5,767,979	1,433,369	-	-	58,549,445	76,133,242	10,256,419	1,494,362	-	-	64,382,461

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

		30 Juni 2021 / June 30, 2021				(dalam Rupiah / million Rupiah)	
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulatory EAD	Tagihan Bersih	ATMIS
1	SA CCR (untuk derivatif)	427.036	719.131	-	1,4	1.604.633	786.209
2	Metode Internal Model (untuk derivatif dan SFT)	-	-	-	-	N/A	N/A
3	Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT)	-	-	-	-	N/A	N/A
4	Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT)	-	-	-	-	-	-
5	Valir untuk SFT	-	-	-	-	N/A	N/A
6	Total	-	-	-	-	-	786.209

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.02/2016, yaitu dengan pengakuan keberadaan agunan, garansi, penjaminan, atau asuransi kredit dan dianggapi 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 2021 / June 30, 2021	
		<i>Tagihan bersih</i>	<i>ATMR</i>
1	Total portfolios berdasarkan Advanced CVA capital charge	N/A	N/A
2	(i) komponen VaR (termasuk 3× multiplier)		N/A
3	(ii) komponen Stressed VaR (termasuk 3× multiplier)		N/A
4	Semua Portfolio sesuai Standardised CVA Capital Charge	1,604,638	1,531,555
5	Total sesuai CVA Capital Charge	1,604,638	1,531,555

Tabel 12 Eksposur Risiko Kredit akibat kegagalan pihak lawan berdasarkan pendekatan standar /
 Tabel 12 Exposure Counterparty Credit Risk under Standardized Method

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	30 Juni 2021 / June 30, 2021								
		Bobot Risiko								
		0%	10%	20%	50%	75%	100%	150%	Lainnya	Total Tagihan Bersih
1	Tagihan kepada Pemerintah dan Bank Sentral	73	-	-	-	-	-	-	-	73
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-
4	Tagihan kepada Bank Lain	-	-	330,538	351,928	-	-	-	-	682,466
5	Tagihan kepada perusahaan sekuritas	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi	-	-	405,382	107,313	-	409,404	-	-	922,099
7	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	-	-
8	Aset lainnya	-	-	-	-	-	-	-	-	-
9	Total	73	-	735,920	459,241	-	409,404	-	-	1,604,638

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.

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

No	Kategori Portofolio / Portfolio Category	30 Juni 2021 / June 30, 2021			30 Juni 2020 / June 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	14.569.804	-	-	9.822.119,00	-	-
b	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	1.707.180	853.565	853.565	5.866.133,00	2.933.267,00	2.933.267,00
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	2.630.441	526.088	526.088	2.101.036,00	698.791,00	698.791,00
b	Tagihan jangka Panjang / Long term Receivables	973.668	486.833	486.833	-	-	-
5	Kredit Beragen Rumah Tinggal / Claims secured by residential property	19.383	6.784	6.784	5.039,00	5.039,00	5.039,00
6	Kredit Beragen Komersial / Claims secured by commercial property	-	-	-	-	-	-
7	Kredit Pegawai Jasa Perusahaan / Claims on Employees or Retired	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolio	16.902	12.677	12.677	17.567,00	13.175,00	13.175,00
9	Tagihan Kepada Korporasi / Claims on Corporations	38.400.450	34.637.587	32.086.523	48.659.600,00	43.676.217,00	39.583.621,00
10	Tagihan Yang Masih Jatuh Tempo / Past Due Loans	-	-	-	-	-	-
a	Kredit Beragen Rumah Tinggal / Claims secured by residential property	-	-	-	-	-	-
b	Selain Kredit Beragen Rumah Tinggal / Claims other than secured by residential property	-	-	-	-	-	-
11	Aset Lainnya / Other assets	-	-	-	536.544,00	-	536.544,00
a	Uang tunai, emas, dan komersialisasi/ Cash, gold, and commercialization	2.140	-	-	-	-	-
b	Perwakilan satuan yang menjadi faktor pengurang modal / Equity participation (other than a deduction factor to capital)	-	-	-	-	-	-
1	1) Penyetaraan modal sementara dalam rangka restrukturisasi kredit / Temporary equity participation as part of credit restructuring	-	-	-	-	-	-
2	2) Penyetaraan kepada perusahaan keuangan yang tidak terdaftar di bursa / Equity participation in non-listed financial institutions	-	-	-	-	-	-
3	3) Penyetaraan kepada perusahaan keuangan yang terdaftar di bursa / Equity participation in listed financial institutions	-	-	-	-	-	-
c	Aset tetap dan inventaris neto / Fixed assets and inventory - net	153.401	153.401	153.401	-	-	-
d	Apunan Yang Dambai AHN (AYDA) / Foreclosed Collateral (AYDA)	-	-	-	-	-	-
e	Aktyw kantor neto / Inter-Office - net	284.219	284.219	284.219	-	-	-
f	Lain-lain / Others	-	-	-	-	-	-
TOTAL		59.157.676	36.523.534	34.420.090	68.016.192,00	47.326.488,00	43.765.573,00

Table 18b Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur kewajiban kontinjen (kontingensi) pada Transaksi Rekening Administrasi /
Table 18b Calculation of Risk Weighted Assets for Credit Risk under Standardised Approach: Off Balance Sheet Commitment/Contingency Exposures

No	Kategori Portofolio / Portfolio Category	30 Juni 2021 / June 30, 2021			30 Juni 2020 / June 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	285.107	117.554	117.554	-	-	-
5	Kredit Beragen Rumah Tinggal / Claims secured by residential property	4.753.371	4.602.084	3.644.369	-	-	-
6	Kredit Beragen Komersial / Claims secured by commercial property	-	-	-	-	-	-
7	Kredit Pegawai Jasa Perusahaan / Claims on Employees or Retired	-	-	-	-	-	-
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	-	-	-	6.437.940,00	6.024.743,00	4.695.530,00
10	Tagihan Yang Masih Jatuh Tempo / Past Due Loans	-	-	-	-	-	-
a	Kredit Beragen Rumah Tinggal / Claims on secured by residential property	-	-	-	-	-	-
b	Selain Kredit Beragen Rumah Tinggal / Claims on secured by commercial property	-	-	-	-	-	-
11	Aset Lainnya / Other assets	-	-	-	-	-	-
TOTAL		4.988.478	4.719.648	3.761.922	6.437.940,00	6.024.743,00	4.695.530,00

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

No	Kategori Portofolio / Portfolio Category	30 Juni 2021 / June 30, 2021			30 Juni 2020 / June 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	285.107	117.554	117.554	-	-	-
5	Kredit Beragen Rumah Tinggal / Claims secured by residential property	4.753.371	4.602.084	3.644.369	-	-	-
6	Kredit Beragen Komersial / Claims secured by commercial property	-	-	-	-	-	-
7	Kredit Pegawai Jasa Perusahaan / Claims on Employees or Retired	-	-	-	-	-	-
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	-	-	-	6.437.940,00	6.024.743,00	4.695.530,00
10	Tagihan Yang Masih Jatuh Tempo / Past Due Loans	-	-	-	-	-	-
a	Kredit Beragen Rumah Tinggal / Claims on secured by residential property	-	-	-	-	-	-
b	Selain Kredit Beragen Rumah Tinggal / Claims on secured by commercial property	-	-	-	-	-	-
11	Aset Lainnya / Other assets	-	-	-	-	-	-
TOTAL		4.988.478	4.719.648	3.761.922	6.437.940,00	6.024.743,00	4.695.530,00

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

No	Kategori Portofolio / Portfolio Category	30 Juni 2021 / June 30, 2021			30 Juni 2020 / June 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		-	-	-	-	-	-

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

No	Jenis Transaksi	30 Juni 2021 / June 30, 2021		30 Juni 2020 / June 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 Based Approach (ERBA) / RWA on Securitization Exposure calculated using the External Rating Based Approach (ERBA) Method				
a	First Loss Facility	-	-	-	-
b	Second Loss Facility	-	-	-	-
2	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standardised Approach (SA) / RWA on Securitization Exposure calculated using the Standardised Approach (SA) Method				
a	Bank merupakan Kreditur Asli	-	-	-	-
b	Bank bukan merupakan Kreditur Asli	-	-	-	-
3	Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal inti Utama / Securitization Exposure as a Deduction factor to Core Capital	-	-	-	-
TOTAL		-	-	-	-

Table 18f Eksposur Derivatif
Table 18f Derivative Exposure

No	Kategori Portofolio / Portfolio Category	30 Juni 2021 / June 30, 2021			30 Juni 2020 / June 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	71	-	-	14.832	-	-
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	4.424	881	881	528.121	206.600	206.600
b	Tagihan jangka Panjang / Long term Receivables	678.040	241.186	241.186	-	-	-
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	922.088	544.127	544.127	1.169.147	742.262	742.262
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA risk weighted assets)	-	-	-	1.533.555	-	1.212.335
TOTAL		1.604.638	786.209	2.317.764	1.677.110	948.862	2.070.097

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

	30 Juni 2021 / June 30, 2021		30 Juni 2020 / June 30, 2020	
	(A)	(B)	(A)	(B)
TOTAL ATMR RISIKO KREDIT / Total RWA Credit Risk	40.499.776	50.511.200	40.499.776	50.511.200
FAKTOR PENGURANG ATMR RISIKO KREDIT / DEDUCTION FACTORS OF CREDIT RISK RWA: Salah lebih antara cadangan umum PKPA atas aset produktif yang wajib dihitung dan 1,25% ATMR atas Risiko Kredit / The excess difference between PKPA's general reserve for earning assets that must be calculated and 1,25% RWA for Credit Risk	(B)	-	(B)	-
TOTAL ATMR RISIKO KREDIT (A) - (B) / TOTAL RWA CREDIT RISK (A) - (B)	40.499.776	50.511.200	40.499.776	50.511.200
TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR	40.499.776	50.507.380	40.499.776	50.507.380