

Tabel 3.1 Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual /
Table 3.1 Disclosure of Net Receivables by Area – Bank Only

(jutaan rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	30 Desember 2020 / December 30, 2020								30 Desember 2019 / December 30, 2019							
		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	13,160,870	-	-	-	-	-	-	13,160,870	14,468,594	-	-	-	-	-	-	14,468,594
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	1,908,899	-	-	-	-	-	-	1,908,899	4,083,668	78,922	-	-	-	-	-	4,162,590
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	3,816,368	-	-	-	-	-	1,759,168	5,575,536	3,067,569	-	-	-	-	-	580,523	3,648,092
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	8,769	7,323	-	-	-	-	-	16,092	5,889	6,110	-	-	-	-	-	11,999
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	5,965	9,706	103	-	11	-	-	15,785	7,267	10,580	133	-	23	-	-	18,003
9	Tagihan Kepada Korporasi / Receivables on Corporate	23,184,943	19,806,772	272,865	2,785,540	1,221,419	703,945	1,651,007	49,626,491	24,226,459	17,650,539	193,119	2,455,735	2,837,769	408	3,266,764	50,630,793
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	371,065	-	-	-	-	-	-	371,065	308,943	-	-	-	-	-	-	308,943
12	Eksposur di Unit Syariah / Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Jumlah / Total	42,456,879	19,823,801	272,968	2,785,540	1,221,430	703,945	3,410,175	70,674,738	46,168,389	17,746,151	193,252	2,455,735	2,837,792	408	3,847,287	73,249,014

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 3.2 Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual /
Table 3.2 Disclosure of Net Receivables by Contractual Maturity – Bank Only

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	30 Desember 2020 / December 30, 2020						30 Desember 2019 / December 30, 2019					
		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	10,108,500	140,809	-	278,231	2,633,330	13,160,870	10,602,761	139,465	139,513	-	3,586,855	14,468,594
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	254,394	1,654,505	-	-	-	1,908,899	1,038,851	1,471,998	1,651,741	-	-	4,162,590
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	3,709,530	146,031	35,450	48,319	1,636,206	5,575,536	3,315,575	150,234	25,539	28,228	128,516	3,648,092
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	729	15,363	-	16,092	-	-	192	11,807	-	11,999
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	392	3,678	2,749	8,966	-	15,785	415	3,177	2,966	11,445	-	18,003
9	Tagihan Kepada Korporasi / Receivables on Corporate	31,696,568	7,440,694	8,276,631	2,212,598	-	49,626,491	35,036,501	11,020,232	3,165,725	1,408,335	-	50,630,793
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	-	-	-	-	371,065	371,065	-	-	-	-	308,943	308,943
	Jumlah / Total	45,769,384	9,385,717	8,315,559	2,563,477	4,640,601	70,674,738	49,994,103	12,785,106	4,985,676	1,459,815	4,024,314	73,249,014

Tabel 3.3 Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual /
Table 3.3 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 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	-
30 Desember 2019 / December 30, 2019													
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	4,165	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	938,810	-	-	-	-	-	-	3,250,214	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-	-	-	22,021,070	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	2,184,927	-	-	-	-	-	-	4,195,815	-	-	-
6	Konstruksi / Construction	-	1,038,853	-	-	-	-	-	-	2,634,109	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	5,985,395	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	459,828	-	-	-
10	Perantara Keuangan / Financial Intermediary	14,468,594	-	-	3,648,092	-	-	-	-	10,950,423	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	1,107,979	-	-	-
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	-	-	-	-	-	-	-	-	21,795	-	-	-
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	-	-	-	-	11,999	-	-	16,855	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	1,148	-	-	308,943	-
Jumlah / Total		14,468,594	4,162,590	-	3,648,092	11,999	-	-	18,003	50,630,793	-	308,943	-

Tabel 3.4 Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual /
Table 3.4 Disclosure of Receivables and Provisioning based on Area - Bank Only

(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	-	-	-	-	-	-	-	-

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	31 Desember 2019 / December 31, 2019							
		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	42,731,905	16,585,654	185,063	2,087,175	2,778,944	-	490,795	64,859,536
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	10,578	11,014	25	179	224	-	-	22,020
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 3.5 Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual /
Table 3.5 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 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 Makan 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 Masyarakat, 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)- 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)				
31 Desember 2019 December 31, 2019							
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	19,906,212	-	-	-	11,582	-
2	Perikanan / Fishery	6,290,177	-	-	-	101	-
3	Pertambangan dan Penggalian / Mining and Extracting	2,250,963	-	-	-	893	-
4	Industri Pengolahan / Manufacturing	5,092,412	-	-	-	5,229	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	-	-	-	-	-
6	Konstruksi / Construction	441,194	-	-	-	26	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	27,422,397	-	-	-	1,765	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	773,279	-	-	-	2,388	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-
10	Perantara Keuangan / Financial Intermediary	5,225	-	-	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	21,795	-	-	-	3	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activity	-	-	-	-	-	-
15	Jasa Masyarakat, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Personal Services Serving Households	28,854	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	1,148	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	-	-	-	-	-	-
20	Lainnya / Others	308,943	-	-	-	-	-
Jumlah / Total		62,542,599	-	-	-	21,987	-

Tabel 3.6 Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Individual/
Tabel 3.6 Movement of Allowance for Impairment Losses Disclosure - Bank Only

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	30 Desember 2020 / December 30, 2020			30 Desember 2019 / December 30, 2019	
		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	31,537	8,955	4,328	10,777	64,113
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Establishment (Recovery) of CKPN in the current period (Net)	327	460	756,420	(10,396)	(41,391)
	2.a Pembentukan CKPN pada periode berjalan / Establishment of CKPN in the current period	17,072	3,890	759,583	11,711	10,408
	2.b Pemulihan CKPN pada periode berjalan / Recovery of CKPN in the current period	(16,745)	(3,430)	(3,163)	(22,107)	(51,799)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan / CKPN used for writtren off receivables in the current period	-	-	-	-	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan / Other establishtment (recovery) in the current period	(9,785)	5,860	4,302	(381)	(702)
	Saldo akhir CKPN / Ending Balance	22,079	15,275	765,050	-	22,020

Tabel 3.7 Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual /
Table 3.7 Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

(jutaan Rupiah / million Rupiah)

30 Desember 2020 / December 30, 2020															Tagihan Bersih / Net Receivables	
No	Kategori Portofolio / 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 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

30 Desember 2019 / December 30, 2019															Tagihan Bersih / Net Receivables	
No	Kategori Portofolio / 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 B-	Less than id B-	idA1	idA2	idA3 to idA4	Less than idA4					
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	12,709,342	-	-	-	-	-	-	-	-	1,759,252	14,468,594
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	851,352	3,123,738	-	187,500	-	-	-	-	-	-	-	-	4,162,590
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	51,299	46,582	655,791	406,938	131,324	-	-	-	-	-	-	-	-	2,356,158	3,648,092
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	-	11,999	11,999
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	-	-	-	-	-	-	-	-	-	-	-	-	-	18,003	18,003
9	Tagihan kepada Korporasi / Receivables on Corporate	415,315	5,656,890	4,349,054	734,292	268,342	228,694	-	-	-	-	-	-	-	38,978,206	50,630,793
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	308,943	308,943
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total			466,614	5,703,472	5,856,197	16,974,310	399,666	416,194	-	-	-	-	-	-	43,432,561	73,249,014

Tabel 3.9 Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual/
Tabel 3.9 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 Desember 2020 / December 30, 2020					Tagihan Bersih / Net Receivable	30 Desember 2019 / December 30, 2019				
			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	12,945,865	-	-	-	-	12,945,865	14,252,999	-	-	-	-	14,252,999
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	1,681,088	198,619	-	-	-	1,482,469	3,975,090	196,251	-	-	-	3,778,839
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	5,097,376	-	-	-	-	5,097,376	3,239,404	-	-	-	-	3,239,404
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	16,092	-	-	-	-	16,092	11,999	-	-	-	-	11,999
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	18,003	-	-	-	-	18,003
9	Tagihan Kepada Korporasi / Receivables on Corporate	42,337,687	8,769,238	498,494	-	-	33,069,955	43,053,099	7,151,035	474,672	-	-	35,427,392
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	371,065	-	-	-	-	371,065	308,942	-	-	-	-	308,942
	Total Eksposur Neraca	62,464,958	8,967,857	498,494	-	-	52,998,607	64,859,536	7,347,286	474,672	-	-	57,037,578
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	208,238	-	-	-	-	208,238
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	227,811	-	-	-	-	227,811	187,500	-	-	-	-	187,500
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	6,019,142	1,304,244	914,476	-	-	3,800,422	6,617,725	3,157,165	705,860	-	-	2,754,700
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur TRA	6,457,703	1,304,244	914,476	-	-	4,238,983	7,013,463	3,157,165	705,860	-	-	3,150,438
C Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk													
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	4,255	-	-	-	-	4,255	7,357	-	-	-	-	7,357
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	478,160	-	-	-	-	478,160	408,689	-	-	-	-	408,689
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	1,269,662	-	-	-	-	1,269,662	959,969	-	-	-	-	959,969
7	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur Counterparty Credit Risk	1,752,077	-	-	-	-	1,752,077	1,376,015	-	-	-	-	1,376,015
	Total (A+B+C)	70,674,738	10,272,101	1,412,970	-	-	58,989,667	73,249,014	10,504,451	1,180,532	-	-	61,564,031

Tabel 3.10 Analisis Risiko Kredit akibat kegagalan pihak lawan berdasarkan pendekatan standar/
 Tabel 3.10 Analysis Counterparty Credit Risk under Standardized Method

		30 Desember 2020 / December 30, 2020				(Lutaan Rupiah / million Rupiah)	
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulatory EAD	Tagihan Bersih	ATMR
1	SA-CCR (untuk derivatif)	647.440	609.044		1.4	1.752.078	1.031.772
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	ValR untuk SFT					N/A	N/A
6	Total						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 mengantarkan 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 3.11 *Capital Charge* untuk *Credit Valuation Adjustment* (CVA) /
 Tabel 3.11 Capital Charge for Credit valuation adjustment (CVA)

(jutaan Rupiah / million Rupiah)

		30 Desember 2020 / December 30, 2020	
		<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	1,752,077	1,473,587
5	Total sesuai CVA Capital Charge	1,752,077	1,473,587

Tabel 3.12 Eksposur Risiko Kredit akibat kegagalan pihak lawan berdasarkan pendekatan standar /
 Tabel 3.12 Exposure Counterparty Credit Risk under Standardized Method

(jutaan Rupiah / million Rupiah)

		30 Desember 2020 / December 30, 2020								
No	Kategori Portofolio / Portfolio Category	Bobot Risiko								Total Tagihan Bersih
		0%	10%	20%	50%	75%	100%	150%	Lainnya	
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 3.13 Tagihan Bersih Derivatif Kredit /
Tabel 3.13 Net Receivables Credit Derivative

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 3.14 Exposure Sekuritisasi pada *Banking Book* /
Tabel 3.14 Exposure Securities for Banking Book

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 3.15 Exposure Sekuritisasi pada *Trading Book* /
Tabel 3.15 Exposure Securities for Trading Book

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 3.16 Eksposur sekuritisasi pada *Banking Book* dan persyaratan permodalannya - Bank sebagai Originator atau Sponsor /
Tabel 3.16 Exposure Securities for Banking Book and - Bank Only

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 3.17 Eksposur sekuritisasi pada *Trading Book* dan persyaratan permodalannya - Bank sebagai Originator atau Sponsor /
Tabel 3.17 Exposure Securities for Trading Book and - Bank Only

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 3.18a Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Aset di Neraca /
Table 3.18a Calculation of Risk Weighted Assets for Credit Risk under Standardized Method

No	Kategori Portofolio / Portfolio Category	30 Desember 2020 / December 30, 2020			30 Desember 2019 / December 31, 2019		
		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	12,945,865	-	-	14,252,099.00	-	-
b.	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	1,688,088	840,544	840,544	3,975,090.00	1,987,546.00	1,987,546.00
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	2,943,915	827,790	827,790	3,239,403.00	1,368,025.00	1,368,025.00
b.	Tagihan jangka Panjang / Long-term Receivables	1,153,461	576,731	576,731	-	-	-
5.	Kredit Beragum Rumah Tinggal / Claims secured by residential property	16,092	5,632	5,632	11,999.00	4,200.00	4,200.00
6.	Kredit Beragum 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	15,785	13,839	13,839	18,003.00	13,502.00	13,502.00
9.	Tagihan Kepada Korporasi / Claims on Corporations	42,337,687	37,216,630	32,382,585	43,053,099.00	37,085,497.00	33,944,009.00
10.	Tagihan Yang Telah Jatuh Tempo / Past Due Loans						
a.	Kredit Beragum Rumah Tinggal / Claims secured by residential property	-	-	-	-	-	-
b.	Selain Kredit Beragum Rumah Tinggal / Claims other than secured by residential property	-	-	-	-	-	-
11.	Aset Lainnya / Other assets						
a.	Uang tunai, emas, dan komemoratif coin/ Cash, gold, and commemorative coin	5,059	-	-	308,943.00	-	303,957.00
b.	Penyerahan (selain yang menjadi faktor pengurang modal) / Equity participation (other than a deduction factor to capital)	-	-	-	-	-	-
	1) Penyerahan modal sementara dalam rangka restrukturisasi kredit / Temporary equity participation as part of credit restructuring	-	-	-	-	-	-
	2) Penyerahan kepada perusahaan keuangan yang tidak terdaftar di bursa / Equity participation in non-listed financial institutions	-	-	-	-	-	-
	3) Penyerahan kepada perusahaan keuangan yang terdaftar di bursa / Equity participation listed financial institutions	-	-	-	-	-	-
c.	Aset tetap dan inventaris neto / Fixed assets and inventory - net	191,672	-	-	-	-	-
d.	Agunan Yang Diambil Alih (AYDA) / Foreclosed Collaterals (AYDA)	-	-	-	-	-	-
e.	Aran kantor neto / Inter-Office - net	-	-	-	-	-	-
f.	Lainnya / Others	174,334	174,334	174,334	-	-	-
TOTAL		62,464,958	39,479,165	35,211,126	64,859,536.00	40,458,780.00	37,621,249.00

Tabel 3.18b Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Kewajiban Komitmen/Kontingensi pada Transaksi Relating Administration /
Table 3.18b Calculation of Risk Weighted Assets for Credit Risk under Standardized Approach: Off Balance Sheet Commitment/Contingency Exposures

No	Kategori Portofolio / Portfolio Category	30 Desember 2020 / December 30, 2020			30 Desember 2019 / December 30, 2019		
		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	-	-	208,238.00	-	-
b.	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	-	-	-	187,500.00	187,500.00	187,500.00
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	-	-	-	-	-	-
b.	Tagihan jangka Panjang / Long-term Receivables	227,811	113,306	113,306	-	-	-
5.	Kredit Beragum Rumah Tinggal / Claims secured by residential property	6,019,141	5,891,618	4,781,838	-	-	-
6.	Kredit Beragum 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	-	-	-	6,617,725.00	5,895,758.00	4,241,040.00
10.	Tagihan Yang Telah Jatuh Tempo / Past Due Loans						
a.	Kredit Beragum Rumah Tinggal / Claims on secured by residential property	-	-	-	-	-	-
b.	Selain Kredit Beragum Rumah Tinggal / Claims on secured by commercial property	-	-	-	-	-	-
TOTAL		6,457,702	6,005,924	4,895,743	7,013,463.00	6,083,258.00	4,428,540.00

Tabel 3.18c Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) /
Table 3.18c Calculation of Risk Weighted Assets for Credit Risk under Standardized Method: Counterparty Credit Risk Exposure

No	Kategori Portofolio / Portfolio Category	30 Desember 2020 / December 30, 2020			30 Desember 2019 / December 30, 2019		
		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 in Micro, Small Business and Retail Portfolio	-	-	-	-	-	-
6.	Tagihan Kepada Korporasi / Claims on Corporations	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-

Tabel 3.18d Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk) /
Table 3.18d Calculation of Risk Weighted Assets for Credit Risk under Standardized Method: Settlement Risk Exposure

No	Kategori Portofolio / Portfolio Category	30 Desember 2020 / December 30, 2020			30 Desember 2019 / December 30, 2019		
		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 3.18e Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Sekuritas /
Table 3.18e Calculation of Risk Weighted Assets for Credit Risk under Standardized Method: Securities Exposure

No	Jenis Transaksi	30 Desember 2020 / December 30, 2020			30 Desember 2019 / December 30, 2019		
		Faktor Pengurang Modal	ATMR	Faktor Pengurang Modal	ATMR		
(1)	(2)	(3)	(4)	(5)	(6)		
1.	ATMR atas Eksposur Sekuritas 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 Sekuritas 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 Sekuritas yang merupakan Faktor Pengurang Modal Inti Utama / Securitization Exposure as a Deduction factor to Core Capital	-	-	-	-		
TOTAL		-	-	-	-		

Tabel 3.18f Eksposur Derivatf
Table 3.18f Derivative Exposure

No	Kategori Portofolio / Portfolio Category	30 Desember 2020 / December 30, 2020			30 Desember 2019 / December 30, 2019		
		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	-	-	7,356	-	-
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	24,988	4,997	4,997	48,073	10,006	10,006
b.	Tagihan jangka Panjang / Long-term Receivables	453,174	173,370	173,370	360,616	151,233	151,233
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-
6.	Tagihan Kepada Korporasi	1,269,662	855,404	855,404	959,967	731,594	731,594
7.	Eksposur tertimbang dan Credit Voluation Adjustment (CVA risk weighted assets)	-	-	-	1,473,587	-	539,574
TOTAL		1,752,077	1,031,772	2,505,359	1,376,012	892,833	1,322,407

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

	30 Desember 2020 / December 30, 2020	30 Desember 2019 / December 30, 2019
TOTAL ATMR RISIKO KREDIT / Total RWA Credit Risk	(A) 42,612,227	43,482,196
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 1,25% RWA for Credit Risk	(B)	
TOTAL ATMR RISIKO KREDIT (A) - (B) / TOTAL RWA CREDIT RISK (A)-(B)	(C) 7,121	63,941
TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR	(D) 42,605,106	43,418,254