

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 Portofolio / Portfolio Category | 31 Desember 2022 / December 31, 2022 | | | | | | | | 31 Desember 2021 / December 31, 2021 | | | | | | | |
|----|--|--|-------------------|----------------|------------------|----------------|----------|------------------|-------------------|--|-------------------|----------------|------------------|------------------|------------------|------------------|-------------------|
| | | 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 | 17,182,602 | - | - | - | - | - | - | 17,182,602 | 13,121,529 | - | - | - | - | - | - | 13,121,529 |
| 2 | Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities | 3,773,250 | - | - | - | - | - | - | 3,773,250 | 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 | 5,219,563 | - | - | - | - | - | 7,001,730 | 12,221,293 | 705,714 | - | - | - | - | - | 3,024,837 | 3,730,551 |
| 5 | Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property | 23,487 | 7,773 | 644 | - | - | - | - | 31,904 | 12,107 | 14,298 | - | - | - | - | - | 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 | 8,639 | 8,100 | 515 | - | 211 | - | - | 17,465 | 7,102 | 10,092 | 613 | - | 31 | - | - | 17,838 |
| 9 | Tagihan Kepada Korporasi / Receivables on Corporate | 42,231,567 | 10,388,957 | 671,933 | 1,016,889 | 910,412 | - | 53,881 | 55,273,639 | 26,575,939 | 11,579,512 | 124,913 | 2,873,568 | 1,027,050 | 1,481,595 | 241,372 | 43,903,949 |
| 10 | Tagihan Yang Telah Jatuh Tempo / Past Due Receivables | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Aset Lainnya / Other Assets | 285,028 | - | - | - | - | - | - | 285,028 | 309,541 | - | - | - | - | - | - | 309,541 |
| 12 | Eksposur di Unit Syariah / Exposures at Sharia Based | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Jumlah / Total | 68,724,136 | 10,404,830 | 673,092 | 1,016,889 | 910,623 | - | 7,055,611 | 88,785,181 | 43,114,885 | 11,603,902 | 125,526 | 2,873,568 | 1,027,081 | 1,481,595 | 3,266,209 | 63,492,766 |

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 2022 / December 31, 2022 | | | | | | 31 Desember 2021 / December 31, 2021 | | | | | |
|----|--|---|---------------------------------------|---------------------------------------|-------------------------|--------------------------------------|-------------------|---|---------------------------------------|---------------------------------------|-------------------------|--------------------------------------|-------------------|
| | | 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 | 11,705,253 | - | 143,401 | 141,472 | 5,192,476 | 17,182,602 | 10,109,828 | 142,798 | 139,428 | 139,044 | 2,590,431 | 13,121,529 |
| 2 | Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities | 587,757 | 1,165,977 | 2,019,516 | - | - | 3,773,250 | - | 1,204,998 | 1,177,955 | - | - | 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 | 3,080,831 | 1,582,694 | 1,598,640 | 15,576 | 5,943,552 | 12,221,293 | 884,370 | 202,288 | 88,423 | 55,012 | 2,500,458 | 3,730,551 |
| 5 | Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property | - | 365 | 1,258 | 30,281 | - | 31,904 | - | - | 1,102 | 25,303 | - | 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 | 447 | 2,049 | 2,915 | 12,054 | - | 17,465 | 621 | 2,439 | 3,283 | 11,495 | - | 17,838 |
| 9 | Tagihan Kepada Korporasi / Receivables on Corporate | 35,827,930 | 8,368,697 | 7,627,909 | 3,449,103 | - | 55,273,639 | 29,821,812 | 6,212,989 | 6,466,267 | 1,402,881 | - | 43,903,949 |
| 10 | Tagihan Yang Telah Jatuh Tempo / Past Due Receivables | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Aset Lainnya / Other Assets | - | - | - | - | 285,028 | 285,028 | - | - | - | - | 309,541 | 309,541 |
| 12 | Eksposur di Unit Syariah / Exposures at Sharia Based | - | - | - | - | - | - | - | - | - | - | - | - |
| | Jumlah / Total | 51,202,218 | 11,119,782 | 11,393,639 | 3,648,486 | 11,421,056 | 88,785,181 | 40,816,631 | 7,765,512 | 7,876,458 | 1,633,735 | 5,400,430 | 63,492,766 |

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 / | 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 2022 / December 31, 2022 | | | | | | | | | | | | | |
| 1 | Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 | Perikanan / Fishery | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Pertambangan dan Penggalian / Mining and Quarrying | - | 1,165,977 | - | - | - | - | - | - | 5,867,712 | - | - | - |
| 4 | Industri Pengolahan / Manufacturing | - | - | - | - | - | - | - | - | 19,910,374 | - | - | - |
| 5 | Listrik, Gas dan Air / Electricity, Gas and Water | - | 2,607,273 | - | - | - | - | - | - | 20,363 | - | - | - |
| 6 | Konstruksi / Construction | - | - | - | - | - | - | - | - | 2,337,811 | - | - | - |
| 7 | Perdagangan Besar dan Eceran / Wholesale and Retail Trading | - | - | - | - | - | - | - | - | 2,328,050 | - | - | - |
| 8 | Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 | Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications | - | - | - | - | - | - | - | - | 2,889,943 | - | - | - |
| 10 | Perantara Keuangan / Financial Intermediary | 14,578,484 | - | - | 12,221,293 | - | - | - | - | 21,149,206 | - | - | - |
| 11 | Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services | - | - | - | - | - | - | - | - | 770,180 | - | - | - |
| 12 | Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security | - | - | - | - | - | - | - | - | - | - | - | - |
| 13 | Jasa Pendidikan / Education Services | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Jasa Kemasyarakatan, Sosial Budaya, Hiburan an Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services | - | - | - | - | - | - | - | - | - | - | - | - |
| 16 | Jasa Perorangan yang Melayani Rumah Tangga / Activities of Households as Employers | - | - | - | - | - | - | - | - | - | - | - | - |
| 17 | Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies | - | - | - | - | - | - | - | - | - | - | - | - |
| 18 | Kegiatan yang Belum Jelas Batasannya / Undefined Activities | - | - | - | - | - | - | - | - | - | - | - | - |
| 19 | Bukan Lapangan Usaha / Non Business Field | 2,604,118 | - | - | - | 31,904 | - | - | 17,465 | - | - | - | - |
| 20 | Lainnya / Others | - | - | - | - | - | - | - | - | - | - | 385,028 | - |
| | Jumlah / Total | 17,182,602 | 3,773,250 | - | 12,221,293 | 31,904 | - | - | 17,465 | 55,273,639 | - | 385,028 | - |
| 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 | - |

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 2022 / December 31, 2022 | | | | | | | |
|----|--|---|-----------|---------|---------|---------|--------|-----------|------------|
| | | Tagihan Berdasarkan Wilayah / Net Receivables by Area | | | | | | | |
| | | Area 1 | Area 2 | Area 3 | Area 4 | Area 5 | Area 6 | Area 7 | Total |
| 1 | Tagihan / Receivables | 60,023,709 | 9,646,351 | 614,412 | 844,724 | 908,661 | - | 6,714,926 | 78,752,783 |
| 2 | Tagihan yang mengalami peningkatan dan penurunan nilai (impaired) / Impaired Claims | | | | | | | | |
| | a. Belum Jatuh Tempo / Not Yet Past Due | - | - | 566,379 | - | - | - | - | 566,379 |
| | b. Telah jatuh tempo / Already Past Due | - | - | - | - | - | - | - | - |
| 3 | Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for Impairment Losses - Stage 1 | 15,279 | 3,093 | 810 | 116 | 41 | - | 600 | 19,939 |
| 4 | Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for Impairment Losses - Stage 2 | 7,120 | 791 | - | 597 | 71 | - | - | 8,579 |
| 5 | Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for Impairment Losses - Stage 3 | 7,699 | 6,212 | 510,491 | - | - | - | - | 524,402 |
| 6 | Tagihan yang dihapus buku / Written-Off Receivables | - | - | - | - | - | - | - | - |

(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 | 18,951 | 12,248 | 41 | 1,044 | 247 | 1,157 | 165 | 33,853 |
| 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 | - | - | - | - | - | - | - | - |

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 | (jutaan Rupiah / million Rupiah) | | | | | |
|---|---|--------------------------|--|---------------------------------------|---|---|---|--|
| | | | 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 2022 / December 31, 2022 | | | | | | | | |
| 1 | Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry | - | - | - | - | - | - | |
| 2 | Perikanan / Fishery | - | - | - | - | - | - | |
| 3 | Pertambangan dan Penggalian / Mining and Extracting | 5,907,121 | - | - | 2,055 | - | - | |
| 4 | Industri Pengolahan / Manufacturing | 18,048,445 | 566,379 | - | 3,735 | 5,203 | 522,474 | |
| 5 | Listrik, Gas dan Air / Electricity, Gas and Water | 1,877,547 | - | - | 1,064 | - | - | |
| 6 | Konstruksi / Construction | 235,107 | - | - | 8 | 43 | - | |
| 7 | Perdagangan Besar dan Eceran / Wholesale and Retail Trading | 2,052,401 | - | - | 403 | 313 | 890 | |
| 8 | Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman / Hotel and Food & Beverage | - | - | - | - | - | - | |
| 9 | Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications | 2,538,033 | - | - | 2,085 | 36 | - | |
| 10 | Perantara Keuangan / Financial Intermediary | 44,469,455 | - | - | 10,394 | 85 | - | |
| 11 | Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services | 686,159 | - | - | 195 | 2,899 | 1,038 | |
| 12 | Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security | - | - | - | - | - | - | |
| 13 | Jasa Pendidikan / Education Services | - | - | - | - | - | - | |
| 14 | Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activity | - | - | - | - | - | - | |
| 15 | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services | - | - | - | - | - | - | |
| 16 | Jasa Perorangan yang Melayani Rumah Tangga / Personal Services Serving Households | - | - | - | - | - | - | |
| 17 | Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies | - | - | - | - | - | - | |
| 18 | Kegiatan yang Belum Jelas Batasannya / Undefined Activities | - | - | - | - | - | - | |
| 19 | Bukan Lapangan Usaha / Non Business Field | 2,653,487 | - | - | - | - | - | |
| 20 | Lainnya / Others | 285,028 | - | - | - | - | - | |
| Jumlah / Total | | 78,752,783 | 566,379 | - | 19,939 | 8,579 | 524,402 | |

| No. | Sektor Ekonomi / Economic Sectors | Tagihan / Receivables | (jutaan Rupiah / million Rupiah) | | | | | |
|---|---|--------------------------|--|---------------------------------------|---|---|---|--|
| | | | 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 | - | 15,043 | 12,990 | 649,574 | |
| 5 | Listrik, Gas dan Air / Electricity, Gas and Water | 2,519,566 | - | - | 2,819 | - | - | |
| 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 dan Minuman / Hotel and Food & Beverage | - | - | - | - | - | - | |
| 9 | Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications | 4,102,882 | - | - | 6,107 | 50 | - | |
| 10 | Perantara Keuangan / Financial Intermediary | 26,989,923 | - | - | 7,481 | 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 | - | 33,853 | 22,081 | 660,668 | |

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 2022 / December 31, 2022 | | | 31 Desember 2021 / December 31, 2021 | | |
|----|---|---|---|---|---|---|---|
| | | 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 | 33,853 | 22,081 | 660,668 | 22,079 | 15,275 | 765,050 |
| 2 | Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Establishment (Recovery) of CKPN in the current period (Net) | (21,314) | (24,342) | (135,931) | 10,456 | 6,099 | 63,144 |
| | 2.a Pembentukan CKPN pada periode berjalan / Establishment of CKPN in the current period | 41,453 | 4,838 | 572,632 | 15,908 | 10,854 | 113,054 |
| | 2.b Pemulihan CKPN pada periode berjalan / Recovery of CKPN in the current period | (62,768) | (29,180) | (708,562) | (5,452) | (4,755) | (49,910) |
| 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 | 7,401 | 10,840 | (336) | 1,318 | 707 | 2,972 |
| | Saldo akhir CKPN / Ending Balance | 19,939 | 8,579 | 524,402 | 33,853 | 22,081 | 660,668 |

* termasuk POCI

Tabel 7 Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio 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 2022 / December 31, 2022 | | | | | | | | | | | | | | | | |
|--------------------------------------|---|---------------------------------------|--|------------------|----------------------|--------------------|------------------------|----------------------|--|-------------------|---------------------|---------------------|---------------------|------------------------------|-------------------|-------------------|
| No | Kategori Portofolio / 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- | BB+ to BB- | 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- | BB+ to BB- | 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 | Baa1 to 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 idA- | idBBB+ to idBBB- | idBB+ to idBB- | idB+ to idB- | Less than idB- | idA1 | idA2 | idA3 to idA4 | Less than idA4 | | |
| 1 | Tagihan Kepada Pemerintah / Receivables on Sovereigns | | | - | - | - | 19,013 | - | - | - | - | - | - | - | 17,163,589 | 17,182,602 |
| 2 | Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities | | | - | - | - | 3,773,250 | - | - | - | - | - | - | - | - | 3,773,250 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions | | | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank / Receivables on Banks | | | 967,319 | 3,332,930 | 4,290,915 | 2,940,749 | - | - | - | - | - | - | - | 689,380 | 12,221,293 |
| 5 | Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property | | | - | - | - | - | - | - | - | - | - | - | - | 31,904 | 31,904 |
| 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 | | | - | - | - | - | - | - | - | - | - | - | - | 17,465 | 17,465 |
| 9 | Tagihan kepada Korporasi / Receivables on Corporate | | | 1,554,540 | 2,578,805 | 3,434,721 | 4,487,867 | - | - | 55,888 | - | - | - | - | 43,161,818 | 55,273,639 |
| 10 | Tagihan yang Telah Jatuh Tempo / Past Due Receivables | | | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Aset Lainnya / Other Assets | | | - | - | - | - | - | - | - | - | - | - | - | 285,028 | 285,028 |
| 12 | Eksposur di Unit Usaha Syariah (apabila ada) / Exposures at Sharia Based Business Activity Unit | | | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Jumlah / Total | | | 2,521,859 | 5,911,735 | 7,725,636 | 11,220,879 | | | 55,888 | | | | | 61,349,184 | 88,785,181 |

| 31 Desember 2021 / December 31, 2021 | | | | | | | | | | | | | | | | |
|--------------------------------------|---|---------------------------------------|--|----------------|----------------------|--------------------|------------------------|----------------------|--|-------------------|---------------------|---------------------|---------------------|------------------------------|-------------------|-------------------|
| No | Kategori Portofolio / 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 | | | |
| | | | 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 | Baa1 to 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 idA- | idBBB+ to idBBB- | idBB+ to idBB- | idB+ to idB- | Less than idB- | 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 |

Tabel 8 Pengungkapan Tagihan Berbasis 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

| No | Kategori Portofolio | 31 Desember 2022 / December 31, 2022 | | | | | | | | | | | ATMR | Beban Modal | 31 Desember 2021 / December 31, 2021 | | | | | | | | | | | 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 | 17,163,589 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | | |
| 2 | Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities | - | - | - | - | - | - | - | - | - | 3,043,523 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1,191,477 | 107,233 | | | | | |
| 4 | Tagihan Kepada Bank / Receivables on Banks | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 683,138 | 61,482 | | | | | |
| 5 | Kredit Beragam Rumah Tinggal / Loans Secured by Residential Property | - | 8,524,635 | - | - | - | - | - | - | - | 1,616,865 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 9,242 | 832 | | | | |
| 6 | Kredit Beragam Properti Komersial / Loans Secured by Commercial Real Estate | - | - | - | 31,904 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| 7 | Kredit Pegawai/Pensiunan / Employee/Retired Loans | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio | - | - | - | - | - | - | - | - | - | - | 17,465 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 13,379 | 1,204 | | | | |
| 9 | Tagihan Kepada Korporasi / Receivables on Corporate | - | 3,024,318 | - | - | - | - | - | - | - | - | 31,371,936 | 55,888 | - | - | - | - | - | - | - | - | - | - | - | - | - | 17,838 | 30,635,307 | 2,757,178 | | | | |
| 10 | Tagihan Yang Telah Jatuh Tempo / Past Due Receivables | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| 11 | Aset Lainnya / Other Assets | - | - | - | - | - | - | - | - | - | - | 285,028 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 309,541 | 27,859 | | | | |
| 12 | Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| | Total Eksposur Neraca | 17,163,589 | 11,548,953 | 31,904 | - | - | - | - | - | - | 18,333,907 | 17,465 | 31,656,964 | 55,888 | 43,241,806 | 3,891,763 | 13,129,024 | 7,280,327 | 26,406 | - | - | - | - | - | - | - | 8,859,070 | 17,838 | 26,861,013 | 48,566 | - | 32,842,084 | 2,955,788 |
| 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 | - | - | - | - | - | - | - | - | - | 729,727 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 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 Beragam Rumah Tinggal / Loans Secured by Residential Property | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 6 | Kredit Beragam 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 | 887 | 194,064 | - | - | - | - | - | - | - | 2,852,813 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 10 | Tagihan Yang Telah Jatuh Tempo / Past Due Receivables | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 11 | Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| | Total Eksposur TRA | 887 | 194,064 | - | - | - | - | - | - | - | 3,582,540 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| C | Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah / Receivables on Sovereigns | 19,013 | - | - | - | - | - | - | - | - | - | - | - | - | 1,841 | - | 166 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 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 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 6 | Tagihan Kepada Korporasi / Receivables on Corporate | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 7 | Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| | Total Eksposur Counterparty Credit Risk | 19,013 | 361,562 | - | - | - | - | - | - | - | 1,807,397 | - | 792,164 | - | 3,726,997 | 335,430 | 824,574 | - | - | - | - | - | - | - | - | - | 543,560 | 627,083 | - | 2,803,513 | 252,316 | | |

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

| | | 31 Desember 2022 / December 31, 2022 | | | | | 31 Desember 2021 / December 31, 2021 | | | | | | |
|---|--|--------------------------------------|--|------------------------|--------------------------------|---------------------|--|------------------------------------|--|------------------------|--------------------------------|---------------------|--|
| No | Kategori Porfolio / Portfolio Category | Tagihan Bersih / Net Receivable | Bagian yang Dijamin Dengan / Portion Covered | | | | Bagian Yang Tidak Dijamin / Portion uncovered | Tagihan Bersih / Net Receivable | 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 | 17,163,589 | - | - | - | - | 17,163,589 | 13,121,529 | - | - | - | 13,121,529 | |
| 2 | Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities | 3,043,523 | - | 793,943 | - | - | 2,249,580 | 2,382,953 | 71,263 | - | - | 2,311,690 | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International | - | - | - | - | - | - | - | - | - | - | - | |
| 4 | Tagihan Kepada Bank / Receivables on Banks | 10,141,500 | - | - | - | - | 10,141,500 | 3,087,370 | - | - | - | 3,087,370 | |
| 5 | Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property | 31,904 | - | - | - | - | 31,904 | 26,406 | - | - | - | 26,406 | |
| 6 | Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate | - | - | - | - | - | - | - | - | - | - | - | |
| 7 | Kredit Pegawai/Pensiunan / Employees/Retired Loans | - | - | - | - | - | - | - | - | - | - | - | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio | 17,465 | - | - | - | - | 17,465 | 17,838 | - | - | - | 17,838 | |
| 9 | Tagihan Kepada Korporasi / Receivables on Corporate | 48,125,662 | - | 10,726,830 | - | - | 37,398,832 | 37,276,608 | 3,522,374 | 368,151 | - | 33,386,083 | |
| 10 | Tagihan Yang Telah Jatuh Tempo / Past Due Receivables | - | - | - | - | - | - | - | - | - | - | - | |
| 11 | Aset Lainnya / Other Assets | 285,028 | - | - | - | - | 285,028 | 309,541 | - | - | - | 309,541 | |
| Total Eksposur Neraca | | 78,808,671 | - | 11,520,773 | - | - | 67,287,898 | 56,222,245 | 3,593,637 | 368,151 | - | 52,260,457 | |
| 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 | 729,726 | - | - | - | - | 729,726 | - | - | - | - | - | |
| 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 / Employees/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 | 6,266,647 | 887 | 2,380,580 | - | - | 3,885,180 | 5,275,307 | 182,925 | 1,350,302 | - | 3,742,080 | |
| 10 | Tagihan Yang Telah Jatuh Tempo / Past Due Receivables | - | - | - | - | - | - | - | - | - | - | - | |
| 11 | Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit | - | - | - | - | - | - | - | - | - | - | - | |
| Total Eksposur TRA | | 6,996,373 | 887 | 2,380,580 | - | - | 4,614,906 | 5,275,307 | 182,925 | 1,350,302 | - | 3,742,080 | |
| C Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk | | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah / Receivables on Sovereigns | 19,014 | - | - | - | - | 19,014 | - | - | - | - | - | |
| 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 | 2,079,793 | - | - | - | - | 2,079,793 | 643,181 | - | - | - | 643,181 | |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio | - | - | - | - | - | - | - | - | - | - | - | |
| 6 | Tagihan Kepada Korporasi / Receivables on Corporate | 881,330 | - | - | - | - | 881,330 | 1,352,033 | - | - | - | 1,352,033 | |
| 7 | Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit | - | - | - | - | - | - | - | - | - | - | - | |
| Total Eksposur Counterparty Credit Risk | | 2,980,137 | - | - | - | - | 2,980,137 | 1,995,214 | - | - | - | 1,995,214 | |
| Total (A+B+C) | | 88,785,181 | 887 | 13,901,353 | - | - | 74,882,941 | 63,492,766 | 3,776,562 | 1,718,453 | - | 57,997,751 | |

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

| | 31 Desember 2022 / Desember 31, 2022 | | | | | 31 Desember 2021 / Desember 31, 2021 | | | | | dalam Ruziah / million Rupee | |
|---|--------------------------------------|--------------------------------|-----|--|-----------------------|--------------------------------------|--------------------------------|-----|--|----------------|------------------------------|--|
| | Aggravation cost (Rp) | Potential future exposure (Rp) | SPF | Alpha digunakan untuk perhitungan regulasi EAD | Tagihan Bersih / ATMR | Aggravation cost (Rp) | Potential future exposure (Rp) | SPF | Alpha digunakan untuk perhitungan regulasi EAD | Tagihan Bersih | ATMR | |
| 1. GA-CCS (bank devisa) | 1.187.813 | 340.426 | 1.4 | | 2.880.137 | 1.768.174 | 011.402 | | 1.4 | 1.955.216 | 1.263.777 | |
| 2. Metode Internal Model (bank devisa dan ST) | | | | | N/A | N/A | | | | N/A | N/A | |
| 3. Pendekatan sederhana untuk mitigasi risiko kredit bank (ST) | | | | | N/A | N/A | | | | N/A | N/A | |
| 4. Pendekatan komprehensif untuk mitigasi risiko kredit bank (ST) | | | | | - | - | | | | - | - | |
| 5. Total untuk ST | | | | | N/A | N/A | | | | N/A | N/A | |
| 6. Total | | | | | 2.768.174 | | | | | 1.955.216 | 1.263.777 | |

Analisis Kualitatif

Risiko kredit counterparty bagi Bank adalah risiko yang timbul dari kegagalan pembayar counterparty atau suatu kontrak dengan pihak Bank yang menyebabkan potensi kerugian bagi Bank untuk mengamban kontrak tersebut.

Counterparty credit risk pada umumnya timbul dari FX swap dan transaksi repo/reverse repo. Mitigasi counterparty credit risk dilakukan sesuai ISDA dan ISMIS/ISDA/2016, yaitu dengan pengakuan kolateralasi agunan, garansi, penjaminan, atau asuransi kredit dan mengikuti dengan kebijakan Bank untuk mengelola risiko kredit dan counterparty.

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

(Lutaan Rupiah / million Rupiah)

| | 31 Desember 2022 / December 31, 2022 | | 31 Desember 2021 / December 31, 2021 | |
|--|--------------------------------------|-----------|--------------------------------------|-----------|
| | Tagihan bersih | ATMR | Tagihan bersih | ATMR |
| 1 Total portfolios berdasarkan Advanced CVA capital charge | N/A | N/A | N/A | N/A |
| 2 (i) komponen VaR (termasuk 3x multiplier) | | N/A | | N/A |
| 3 (ii) komponen Stressed VaR (termasuk 3x multiplier) | | N/A | | N/A |
| 4 Semua Portfolio sesuai Standardised CVA Capital Charge | 2,765,309 | 1,958,823 | 1,995,216 | 1,739,738 |
| 5 Total sesuai CVA Capital Charge | 2,765,309 | 1,958,823 | 1,995,216 | 1,739,738 |

Tabel 12 Ekspose 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 Portfolio / Portfolio Category | 31 Desember 2022 / December 31, 2022 | | | | | | | | | |
|----|--|--------------------------------------|-----|---------|-----------|-----|---------|------|---------|---|----------------------|
| | | Bobot Risiko | | | | | | | | | Total Tagihan Bersih |
| | | 0% | 10% | 20% | 50% | 75% | 100% | 150% | Lainnya | | |
| 1 | Tagihan kepada Pemerintah dan Bank Sentral | 19,013 | - | - | - | - | - | - | - | - | 19,013 |
| 2 | Tagihan kepada Entitas Sektor Publik | - | - | - | - | - | - | - | - | - | - |
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | - | - | - | - |
| 4 | Tagihan kepada Bank Lain | - | - | 288,195 | 1,791,998 | - | - | - | - | - | 2,079,793 |
| 5 | Tagihan kepada perusahaan sekuritas | - | - | - | - | - | - | - | - | - | - |
| 6 | Tagihan kepada Korporasi | - | - | 73,367 | 15,799 | - | 792,164 | - | - | - | 881,330 |
| 7 | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portfolio Retail | - | - | - | - | - | - | - | - | - | - |
| 8 | Aset lainnya | - | - | - | - | - | - | - | - | - | - |
| 9 | Total | 19,013 | - | 361,563 | 1,807,397 | - | 792,164 | - | - | - | 2,980,137 |

| No | Kategori Portfolio / Portfolio Category | 31 Desember 2021 / December 31, 2021 | | | | | | | | | |
|----|--|--------------------------------------|-----|---------|---------|-----|---------|------|---------|---|----------------------|
| | | Bobot Risiko | | | | | | | | | Total Tagihan Bersih |
| | | 0% | 10% | 20% | 50% | 75% | 100% | 150% | Lainnya | | |
| 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 | - | - | 993,000 | 131,951 | - | 627,083 | - | - | - | 1,352,034 |
| 7 | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portfolio Retail | - | - | - | - | - | - | - | - | - | - |
| 8 | Aset lainnya | - | - | - | - | - | - | - | - | - | - |
| 9 | Total | - | - | 824,573 | 543,560 | - | 627,083 | - | - | - | 1,995,216 |

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.

