CREDIT RISK EXPOSURE DISCLOSURE

30 June 2025

1. DISCLOSURE OF CREDIT QUALITY ON ASSETS (CR1)

Risiko Kredit/ *Credit Risk*
Pengungkapan Kualitas Kredit atas Aset (CR1) - Bank Secara Individu
Disclosure of Credit Quality on Assets (CR1) - Bank Stand Alone

(dalam jutaan rupiah/ in million Rupiah)

		Nilai Tercatat Bruto		CKPN	CKPN		CKPN (Pendekatan IRB)	Nilai Bersih (a+b-c)		
		Tagihan yang Telah Jatuh Tempo	Tagihan yang Belum Jatuh Tempo		Stage 2 dan Stage 3	Stage 1				
		a	b	c	d	e	f	g		
1	Kredit	2.462.719	147.920.845	3.054.175	2.406.241	647.934		147.329.389	*Credit*	1
2	Surat Berharga	-	11.206.033	120	0	120		11.205.913	*Securities*	2
3	Transaksi Rekening Administratif	-	142.145.535	32.352	8.799	23.553		142.113.183	*Administrative Account Transactions*	3
	Total	**2.462.719**	**301.272.413**	**3.086.647**	**2.415.040**	**671.607**		**300.648.485**	**Total**	

Risiko Kredit/ *Credit Risk*
Pengungkapan Kualitas Kredit atas Aset (CR1) - Bank secara Konsolidasi dengan Entitas Anak
Disclosure of Credit Quality on Assets (CR1) -Consolidated Bank with Subsidiaries

(dalam jutaan rupiah/ in million Rupiah)

		Nilai Tercatat Bruto		CKPN	CKPN		CKPN (Pendekatan IRB)	Nilai Bersih (a+b-c)		
		Tagihan yang Telah Jatuh Tempo	Tagihan yang Belum Jatuh Tempo		Stage 2 dan Stage 3	Stage 1				
		a	b	c	d	e	f	g		
1	Kredit	5.813.378	184.959.458	6.039.113	4.190.207	1.848.906		184.733.723	*Credit*	1
2	Surat Berharga	-	20.680.698	2.781	-	2.781		20.677.917	*Securities*	2
3	Transaksi Rekening Administratif	-	142.145.535	32.352	8.799	23.553		142.113.183	*Administrative Account Transactions*	3
	Total	**5.813.378**	**347.785.691**	**6.074.246**	**4.199.006**	**1.875.240**		**347.524.823**	**Total**	

2. DISCLOSURE OF MATURITY CREDIT AND SECURITIES MOVEMENTS (CR2)

Risiko Kredit/ *Credit Risk*
Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2) - Bank Secara Individu
Disclosure of Maturity Credit and Securities Movements (CR2) - Bank Stand Alone

(dalam jutaan rupiah/ in million Rupiah)

		a		
1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir	2.005.885	*Loans and Securities Matured in the last reporting period*	1
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak periode pelaporan terakhir	1.269.365	*Loans and Securities Mature since the last reporting period*	2
3	Kredit dan Surat Berharga yang kembali menjadi tagihan yang belum jatuh tempo	103.302	*Loans and Securities that return to become undue bills*	3
4	Nilai hapus buku	3.800.741	*Delete book value*	4
5	Perubahan lain	3.091.512	*Other changes*	5
6	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan (1+2-3-4+5)	**2.462.719**	*Loans and Securities Maturing at the end of the reporting period (1+2-3-4+5)*	6

Risiko Kredit/ *Credit Risk*
Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2) - Bank secara Konsolidasi dengan Entitas Anak
Disclosure of Maturity Credit and Securities Movements (CR2) - Consolidated Bank with Subsidiaries

(dalam jutaan rupiah/ in million Rupiah)

		a		
1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir	4.452.014	*Loans and Securities Matured in the last reporting period*	1
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak periode pelaporan terakhir	2.959.348	*Loans and Securities Mature since the last reporting period*	2
3	Kredit dan Surat Berharga yang kembali menjadi tagihan yang belum jatuh tempo	114.063	*Loans and Securities that return to become undue bills*	3
4	Nilai hapus buku	5.070.880	*Delete book value*	4
5	Perubahan lain	3.586.959	*Other changes*	5
6	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan (1+2-3-4+5)	**5.813.378**	*Loans and Securities Maturing at the end of the reporting period (1+2-3-4+5)*	6

3. QUANTITATIVE DISCLOSURE RELATED TO MRK TECHNIQUES (CR3)

Risiko Kredit/ *Credit Risk*
Pengungkapan Kuantitatif terkait Teknik MRK (CR3) - Bank Secara Individu
Quantitative Disclosure related to MRK Techniques (CR3) - Bank Stand Alone

(dalam jutaan rupiah/ in million Rupiah)

		Tagihan yang Tidak Dijamin dengan Teknik MRK	Tagihan yang Dijamin dengan Teknik MRK	Tagihan yang Dijamin dengan Agunan	Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit	Tagihan yang Dijamin dengan Derivatif Kredit		
		a	b	c	d	e		
1	Kredit	133.387.582	12.884.479	12.875.694	8.785		*Credit*	1
2	Surat Berharga	11.205.913	-	-	-		*Securities*	2
3	**Total**	**144.593.495**	**12.884.479**	**12.875.694**	**8.785**		***Total***	**3**
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo	989.601	67.727	67.727			*Credits and Overdue Securities*	4

Risiko Kredit/ *Credit Risk*
Pengungkapan Kuantitatif terkait Teknik MRK (CR3) - Bank secara Konsolidasi dengan Entitas Anak
Quantitative Disclosure related to MRK Techniques (CR3) - Consolidated Bank with Subsidiaries

(dalam jutaan rupiah/ in million Rupiah)

		Tagihan yang Tidak Dijamin dengan Teknik MRK	Tagihan yang Dijamin dengan Teknik MRK	Tagihan yang Dijamin dengan Agunan	Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit	Tagihan yang Dijamin dengan Derivatif Kredit		
		a	b	c	d	e		
1	Kredit	168.827.639	12.884.479	12.875.694	8.785		*Credit*	1
2	Surat Berharga	20.677.917	-	-	-		*Securities*	2
3	**Total**	**189.505.556**	**12.884.479**	**12.875.694**	**8.785**		***Total***	**3**
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo	2.953.878	67.727	67.727	-		*Credits and Overdue Securities*	4

4. DISCLOSURE OF CREDIT RISK EXPOSURE AND IMPACT OF MRK TECHNIQUES (CR4)

Risiko Kredit/ *Credit Risk*
Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik MRK (CR4) - Bank Secara Individu
Disclosure of Credit Risk Exposure and Impact of MRK Techniques (CR4) - Bank Stand Alone

(dalam jutaan rupiah/ in million Rupiah)

		Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK		ATMR dan Rata-Rata Bobot Risiko			
		Laporan Posisi Keuangan	TRA	Laporan Posisi Keuangan	TRA	ATMR	Rata-rata Bobot Risiko e/(c+d))		
		a	b	c	d	e	f		
1	Tagihan kepada Pemerintah	23.348.788	2.000.000	23.348.788	200.000	-	0.00%	*Claims to Government*	1
2	Tagihan kepada Entitas Sektor Publik	13.264.361	3.812.019	13.264.361	533.416	9.511.280	68.93%	*Claims on Public Sector Entities*	2
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	0.00%	*Claims on Multilateral Development Banks and International Institutions*	3
4	Tagihan kepada Bank	4.312.501	61.238	4.312.501	6.124	1.566.861	36.27%	*Bills to Banks*	4
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain [1]	23.759.618	31.126.751	23.759.618	3.756.672	10.421.687	37.87%	*Claims on Securities Companies and Other Financial Services Institutions 1)*	
5	Tagihan berupa Covered Bond	-	-	-	-	-	0.00%	*Claims in the form of Covered Bonds*	5
6	Tagihan kepada Korporasi - Eksposure Korporasi Umum [2]	67.643.945	95.768.254	67.643.945	15.731.561	68.934.018	82.67%	*Claims on Corporations - General Corporate Exposure 2)*	6
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain [3]	-	-	-	-	-	0.00%	*Claims on Securities Companies and Other Financial Services Institutions 3)*	
	Eksposure Pembiayaan Khusus [4]	573.347	1.220.957	573.347	488.383	663.539	62.49%	*Special Financing Exposure 4)*	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	22.522	-	22.522	-	56.305	250.00%	*Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments*	7
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	14.105.814	3.887.483	14.105.814	438.113	10.289.671	74.86%	*Claims on Micro, Small Business and Retail Portfolio*	8
9	Kredit Pegawai atau Pensiunan	18.819.808	-	18.819.808	-	9.409.904	50.00%	*Employee or Pensions loans*	9
10	Kredit Beragun Properti	**12.239.694**	**4.260.034**	**12.239.694**	**551.959**	**6.507.235**	**50.60%**	*Property Backed Loans*	10
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	4.305.714	972.121	4.305.714	97.212	1.626.343	36.93%	*Residential Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows*	
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	0.00%	*Residential Property-Backed Loans whose Payments Are Materially Dependent on Property Cash Flows*	
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	7.933.980	3.287.913	7.933.980	454.747	4.880.892	58.18%	*Commercial Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows*	
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	0.00%	*Land Acquisition, Land Processing and Construction Loans*	
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	0.00%	*Land Acquisition, Land Processing and Construction Loans*	
11	Tagihan yang Telah Jatuh Tempo	1.057.331	-	1.057.331	-	952.528	90.08%	*Claims That Have Been Due Date*	11
12	Aset Lainnya	4.816.163	-	4.816.163	-	4.127.342	85.69%	*Other Assets*	12
13	**Total**	**183.963.892**	**142.136.736**	**183.963.892**	**21.706.228**	**122.440.370**	**59.82%**	***Total***	**13**

Risiko Kredit/ *Credit Risk*
Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik MRK (CR4) - Bank secara Konsolidasi dengan Entitas Anak
Disclosure of Credit Risk Exposure and Impact of MRK Techniques (CR4) - Consolidated Bank with Subsidiaries

(dalam jutaan rupiah/ in million Rupiah)

		Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK		ATMR dan Rata-Rata Bobot Risiko			
		Laporan Posisi Keuangan	TRA	Laporan Posisi Keuangan	TRA	ATMR	Rata-rata Bobot Risiko e/(c+d))		
		a	b	c	d	e	f		
1	Tagihan kepada Pemerintah	33.214.713	2.000.000	33.214.713	200.000	-	0,00%	*Claims to Government*	1
2	Tagihan kepada Entitas Sektor Publik	13.264.361	3.812.019	13.264.361	533.416	9.511.280	68,93%	*Claims on Public Sector Entities*	2
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	0,00%	*Claims on Multilateral Development Banks and International Institutions*	3
4	Tagihan kepada Bank	8.163.366	61.238	8.163.366	6.124	2.337.034	28,61%	*Bills to Banks*	4
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain [1)]	23.759.618	31.126.751	23.759.618	3.756.672	10.421.687	37,87%	*Claims on Securities Companies and Other Financial Services Institutions 1)*	
5	Tagihan berupa Covered Bond	-	-	-	-	-	0,00%	*Claims in the form of Covered Bonds*	5
6	Tagihan kepada Korporasi - Eksposure Korporasi Umum [2)]	68.577.427	95.768.254	68.577.427	15.731.561	69.574.752	82,52%	*Claims on Corporations - General Corporate Exposure 2)*	6
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain [3)]	-	164.433	-	-	-	0,00%	*Claims on Securities Companies and Other Financial Services Institutions 3)*	
	Eksposure Pembiayaan Khusus [4)]	573.347	1.220.957	573.347	488.383	663.539	62,50%	*Special Financing Exposure 4)*	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	22.522	-	22.522	-	56.305	250,00%	*Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments*	7
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	47.887.980	3.887.483	47.887.980	438.113	35.626.296	73,72%	*Claims on Micro, Small Business and Retail Portfolio*	8
9	Kredit Pegawai atau Pensiunan	18.819.808	-	18.819.808	-	9.409.904	50,00%	*Employee or Pensions loans*	9
10	Kredit Beragun Properti	12.239.694	4.260.034	12.239.694	551.959	6.507.235	50,87%	*Property Backed Loans*	10
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	4.305.714	972.121	4.305.714	97.212	1.626.343	36,94%	*Residential Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows*	
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	0,00%	*Residential Property-Backed Loans whose Payments Are Materially Dependent on Property Cash Flows*	
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	7.933.980	3.287.913	7.933.980	454.747	4.880.892	58,18%	*Commercial Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows*	
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	0,00%	*Land Acquisition, Land Processing and Construction Loans*	
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	0,00%	*Land Acquisition, Land Processing and Construction Loans*	
11	Tagihan yang Telah Jatuh Tempo	4.091.911	-	4.091.911	-	2.471.128	60,39%	*Claims That Have Been Due Date*	11
12	Aset Lainnya	7.435.462	-	7.435.462	-	6.302.226	84,76%	*Other Assets*	12
13	**Total**	**238.050.209**	**142.301.169**	**238.050.209**	**21.706.228**	**152.881.386**	**58,86%**	***Total***	**13**

5. EXPOSURE DISCLOSURE BASED ON ASSET CLASS AND RISK WEIGHTING (CR5)

Risiko Kredit/ *Credit Risk*
Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5) - 1 - Bank Secara Individu
Exposure Disclosure based on Asset Class and Risk Weighting (CR5) - 1 - Bank Stand Alone

(dalam jutaan rupiah/ in million Rupiah)

	Kategori Portofolio	0%	20%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
1	Tagihan Kepada Pemerintah	23.548.788	-	-	-	-	-	23.548.788	*Claims to Government*	1

	Kategori Portofolio	20%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
2	Tagihan Kepada Entitas Sektor Publik	222.499	10.730.161	210.196	2.634.922	-	13.797.777	*Claims on Public Sector Entities*	2

	Kategori Portofolio	0%	20%	30%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	*Claims on Multilateral Development Banks and International Institutions*	3

	Kategori Portofolio	20%	30%	40%	50%	75%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
4	Tagihan Kepada Bank	3.075.255	-	-	195.250	1.048.120	-	-	-	4.318.625	*Bills to Banks*	4
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain [1]	16.369.102	1.102.989	-	1.813.464	8.230.735	-	-	-	27.516.290	*Claims on Securities Companies and Other Financial Services Institutions*	

	Kategori Portofolio	10%	15%	20%	25%	35%	50%	100%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
5	Tagihan berupa Covered Bond	-	-	-	-	-	-	-	-	-	*Claims in the form of Covered Bonds*	5

	Kategori Portofolio	20%	50%	65% [5]	75%	80%	85%	100%	130%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
6	Tagihan Kepada Korporasi Umum [2]	4.701.147	2.016.699	-	7.272.616	-	804.476	67.306.872	-	1.273.696	-	83.375.506	*Claims on General Corporations*	6
	Tagihan kepada perusahaan efek dan lembaga jasa keuangan lain [3]	-	-	-	-		-	-		-	-	-	*Claims on securities companies and other financial services institutions*	
	Eksposur Pembiayaan Khusus [4]	-	-		-	170.333		891.397	-	-	-	1.061.730	*Special Financing Exposure*	

	Kategori Portofolio	100%	150%	250%	400%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	22.522	-	-	22.522	*Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments*	7

	Kategori Portofolio	45%	75%	85%	100%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	632.581	12.678.569	39.652	1.190.107	3.018	14.543.927	*Claims on Micro, Small m Business and Retail Portfolio*	8

No	Kategori Portofolio	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
9	Kredit Beragun Properti	-	1.427.890	-	877.238	-	449.974	-	2.537.498	4.559.593	-	-	1.415.611	100.965	-	-	-	-	-	1.422.885	12.791.653	*Property Backed Loans*	9
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	1.427.890	-	877.238		449.974		305.378		-	-	64.309	-		-			-	1.278.136	4.402.926	*Residential Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows*	
	tanpa pendekatan pembagian kredit	-	-	-	-		-		-		-	-	64.309	-		-			-	-	64.309	*without a credit-sharing approach*	
	dengan menggunakan pendekatan pembagian kredit (dijamin)		1.427.890																	1.278.136	2.706.027	*using the credit distribution approach (guaranteed)*	
	dengan menggunakan pendekatan pembagian kredit (dijamin)	-	-		877.238		449.974		305.378		-		-	-		-			-	-	1.632.590	*using the credit distribution approach (guaranteed)*	
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti				-	-		-		-			-				-		-	-	-	*Residential Property-Backed Loans whose Payments Are Materially Dependent on Property Cash Flows*	
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	-		-		-		2.232.119	4.559.593	-		1.351.301	100.965		-			-	144.748	8.388.727	*Commercial Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows*	
	tanpa pendekatan pembagian kredit	-	-		-		-		-	-										144.748	144.748	*without a credit-sharing approach*	
	dengan menggunakan pendekatan pembagian kredit (dijamin)									4.559.593										-	4.559.593	*using the credit distribution approach (guaranteed)*	
	dengan menggunakan pendekatan pembagian kredit (dijamin)	-	-		-		-		2.232.119		-		1.351.301	100.965		-			-	-	3.684.385	*using the credit distribution approach (guaranteed)*	
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti											-			-			-	-	-	-	*Commercial Property Backed Loans whose Payments Are Materially Dependent on Property Cash Flows*	
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi															-			-	-	-	*Land Acquisition, Land Processing and Construction Loans*	

No	Kategori Portofolio	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
10	Tagihan yang Telah Jatuh Tempo	116.879	897.725	42.727	-	1.057.331	*Claims That Have Been Due Date*	10

No	Kategori Portofolio	0%	20%	100%	150%	1250%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
11	Asset Lainnya	743.295	-	3.963.920	108.948	-	-	4.816.163	*Other Assets*	11

No	Bobot Risiko	Tagihan Bersih Laporan Posisi Keuangan	Tagihan Bersih TRA (Sebelum Penanganan FKK)	Rata-Rata FKK	Tagihan Bersih (Setelah Penanganan FKK dan Teknik MRK)	*Risk Weight*	*No*
1	< 40%	48.515.870	33.175.412	64.26%	52.496.911	*< 40%*	1
2	40% - 70%	41.526.772	8.662.508	85.12%	42.721.334	*40% - 70%*	2
3	75%	28.877.536	14.941.771	70,27%	30.790.399	*75%*	3
4	80%	170.333	-	100.00%	170.333	*80%*	4
5	85%	898.191	462.837	69,44%	945.093	*85%*	5
6	90% - 100%	59.912.606	84.495.635	51.56%	74.460.217	*90% - 100%*	6
7	105% - 130%	1.202	423	76.55%	1.244	*105% - 130%*	7
8	150%	4.038.860	398.150	91,55%	4.062.067	*150%*	8
9	250%	22.522	-	100.00%	22.522	*250%*	9
10	400%	-	-	0.00%	0	*400%*	10
11	1250%	-	-	0.00%	0	*1250%*	11
	Total Tagihan Bersih	**183.963.892**	**142.136.736**	**63,07%**	**205.670.120**	***Total Net Claims***	

Risiko Kredit/ *Credit Risk*

Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5) - 1 - Bank secara Konsolidasi dengan Entitas Anak

Exposure Disclosure based on Asset Class and Risk Weighting (CR5) - 1 - Consolidated Bank with Subsidiaries

(dalam jutaan rupiah/ in million Rupiah)

No	Kategori Portofolio	0%	20%	50%	100%	150%		Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
1	Tagihan Kepada Pemerintah	33.414.713	-	-	-	-	-	-	33.414.713	*Claims to Government*	1

No	Kategori Portofolio	20%	50%	100%	150%		Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
2	Tagihan Kepada Entitas Sektor Publik	222.499	10.730.161	210.196	2.634.922	-	-	13.797.777	*Claims on Public Sector Entities*	2

Kategori Portofolio		0%	20%	30%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	*Claims on Multilateral Development Banks and International Institutions*	3

Kategori Portofolio		20%	30%	40%	50%	75%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
4	Tagihan Kepada Bank	6.926.120	-	-	195.250	1.048.120	-	-	-	8.169.490	*Bills to Banks*	4
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 1)	16.369.102	1.102.989	-	1.813.464	8.230.735	-	-	-	27.516.290	*Claims on Securities Companies and Other Financial Services Institutions*	

Kategori Portofolio		10%	15%	20%	25%	35%	50%	100%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
5	Tagihan berupa Covered Bond	-	-	-	-	-	-	-	-	-	*Claims in the form of Covered Bonds*	5

Kategori Portofolio		20%	50%	65% 5)	75%	80%	85%	100%	130%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
6	Tagihan Kepada Korporasi Umum 2)	4.701.147	2.602.195	-	7.272.616	-	804.476	67.654.858	-	1.273.696	-	84.308.988	*Claims on General Corporations*	6
	Tagihan kepada perusahaan efek dan lembaga jasa keuangan lain 3)	-	-	-	-		-	-		-	-	-	*Claims on securities companies and other financial services institutions*	
	Eksposur Pembiayaan Khusus 4)	-	-		-	170.333		891.397	-	-	-	1.061.730	*Special Financing Exposure*	

Kategori Portofolio		100%	150%	250%	400%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	22.522,00	-	-	22.522	*Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments*	7

Kategori Portofolio		45%	75%	85%	100%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	632.581	46.460.735	39.652	1.190.107	3.018	48.326.093	*Claims on Micro, Small m Business and Retail Portfolio*	8

Kategori Portofolio		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
9	Kredit Beragun Properti	-	1.427.890	-	877.238	-	449.974	-	2.537.498	4.559.593	-	-	1.415.611	100.965	-	-	-	-	-	1.422.885	12.791.653	*Property Backed Loans*	9
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	1.427.890	-	877.238		449.974		305.378		-	-	64.309	-		-			-	1.278.136	4.402.926	*Residential Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows*	
	tanpa pendekatan pembagian kredit	-	-	-	-		-		-		-	-	64.309	-		-			-	-	64.309	*without a credit-sharing approach*	
	dengan menggunakan pendekatan pembagian kredit (dijamin)		1.427.890																	1.278.136	2.706.027	*using the credit distribution approach (guaranteed)*	
	dengan menggunakan pendekatan pembagian kredit (dijamin)	-	-		877.238		449.974		305.378		-		-	-		-			-	-	1.632.590	*using the credit distribution approach (guaranteed)*	
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti				-	-		-		-			-				-		-	-	-	*Residential Property-Backed Loans whose Payments Are Materially Dependent on Property Cash Flows*	
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	-		-		-		2.232.119	4.559.593	-		1.351.301	100.965		-			-	144.748	8.388.727	*Commercial Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows*	
	tanpa pendekatan pembagian kredit	-	-		-		-		-	-										144.748	144.748	*without a credit-sharing approach*	
	dengan menggunakan pendekatan pembagian kredit (dijamin)									4.559.593									-	-	4.559.593	*using the credit distribution approach (guaranteed)*	
	dengan menggunakan pendekatan pembagian kredit (dijamin)	-	-		-		-		2.232.119		-		1.351.301	100.965		-			-	-	3.684.385	*using the credit distribution approach (guaranteed)*	
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung Secara Material pada Arus Kas Properti											-			-			-	-	-	-	*Commercial Property Backed Loans whose Payments Are Materially Dependent on Property Cash Flows*	
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi															-			-	-	-	*Land Acquisition, Land Processing and Construction Loans*	

Kategori Portofolio		50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
10	Tagihan yang Telah Jatuh Tempo	3.148.838	900.346	42.727	-	4.091.911	*Claims That Have Been Due Date*	10

Kategori Portofolio		0%	20%	100%	150%	1250%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
11	Asset Lainnya	1.245.494,00	-	5.965.453,00	224.515,00	-	-	7.435.462,00	*Other Assets*	11

No	Bobot Risiko	Tagihan Bersih Laporan Posisi Keuangan	Tagihan Bersih TRA (Sebelum Penanganan FKK)	Rata-Rata FKK	Tagihan Bersih (Setelah Penanganan FKK dan Teknik MRK)	*Risk Weight*	*No*
1	< 40%	62.734.859	33.175.412	69,56%	66.715.900	*< 40%*	1
2	40% - 70%	45.144.227	8.826.941	84,77%	45.753.293	*40% - 70%*	2
3	75%	62.659.702	14.941.771	83,21%	64.572.565	*75%*	3
4	80%	170.333	-	100,00%	170.333	*80%*	4
5	85%	898.191	462.837	69,44%	945.093	*85%*	5
6	90% - 100%	62.264.746	84.495.635	52,74%	77.397.853	*90% - 100%*	6
7	105% - 130%	1.202	423	76,55%	1.244	*105% - 130%*	7
8	150%	4.154.427	398.150	91,76%	4.177.634	*150%*	8
9	250%	22.522	-	100,00%	22.522	*250%*	9
10	400%	-	-	0,00%	-	*400%*	10
11	1250%	-	-	0,00%	-	*1250%*	11
	Total Tagihan Bersih	**238.050.209,00**	**142.301.169,00**	**68,29%**	**259.756.437,00**	***Total Net Claims***	

6. ANALYSIS OF COUNTERPARTY CREDIT RISK EXPOSURE (CCR1)

		a	b	c	d	e	f
	English	*Replacement cost* (RC)	*Potential future exposure* (PFE)	EEPE	Alpha digunakan untuk perhitungan regulatory EAD	Tagihan Bersih	ATMR
1	SA-CCR (for derivatives)	1.023.971.988.952	1.385.318.291.374		1,4	3.373.006.392.457	1.395.888.150.000,00
2	Internal Model Method (for derivatives and SFTs)					N/A	N/A
3	Simple Approach for credit risk mitigation (for SFTs)					N/A	N/A
4	Comprehensive Approach for credit risk mitigation (for SFTs)					252.482.000.000,00	71.245.300.000,00
5	VaR for SFTs					N/A	N/A
6	Total						1.467.133.450.000,00

7. EXPOSURE OF CCR BASED ON PORTFOLIO CATEGORY AND RISK WEIGHT (CCR3)

Risk Weight	a	b	c	d	e	f	g	h	i
Kategori Portofolio	0%	10%	20%	50%	75%	100%	150%	Lainnya	Total Tagihan Bersih
English									
Sovereigns	49.513.629.487								49.513.629.487
Non-central government public sector entities (PSEs)									
Multilateral development banks (MDBs)									
Banks			613.012.899.074	1.832.402.990.627		-			2.445.415.889.701
Securities firms									
Corporates			487.509.624.653	76.082.422.981		314.484.825.634			878.076.873.268
Regulatory retail portfolios									
Other assets									
Total	49.513.629.487		1.100.522.523.727	1.908.485.413.608		314.484.825.634			3.373.006.392.457

8. NET DERIVATIVE LOANS (CCR6)

	a	b
	Proteksi yang dibeli (*Protection bought*)	Proteksi yang dijual (*Protection sold*)
Indonesia		
Nilai Notional	*NULL*	*NULL*
Single-name credit default swaps		
Index credit default swaps		
Total return swaps		
Credit options		
Derivatif kredit lainnya		
Total Nilai Notional	*NULL*	*NULL*
Nilai wajar	*NULL*	*NULL*
Nilai wajar positif (aset)		
Nilai wajar negatif (kewajiban)		

9. EXPOSURE OF SECURITIZATION IN THE BANKING BOOK (SEC1)

There is no securitization exposure.

10. EXPOSURE OF SECURITIZATION IN THE TRADING BOOK (SEC2)

There is no securitization exposure.

11. EXPOSURE OF SECURITIZATION IN BANKING BOOK AND WITH RELATED TO ITS CAPITAL REQUIREMENTS – BANK ACTING AS ORIGINATOR OR SPONSOR (SEC3)

There is no securitization exposure.

12. EXPOSURE OF SECURITIZATION IN BANKING BOOK NAD ITS CAPITAL REQUIREMENTS – BANK ACTING AS INVESTOR (SEC4)

There is no securitization exposure.