

CREDIT RISK EXPOSURE DISCLOSURE

31 December 2020

1. NET CLAIMS DISCLOSURES BASED ON GEOGRAPHIC AREA

Risiko Kredit/ Credit Risk

Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual / Net Claims Disclosures based on Geographic Area - Bank Stand Alone

Ne	Ciamis Disclosures based on	Geographic	Area - Dank	Statiu Alvile	•									(dalam jutaan Ruplah / In million i	Runish)
				31 Desember	2020 / 31 December 2020					31 Desember 2019	31 December 2019			(see and posses) respect to a restrict to	1
	Kategori Portofolio		Tagihan Ber	sih Bordasarkan Wi	lay ah / Net claims based on g	goographic area			Taghan Bersih Bo	erdasarkan Wilayah/	Not claims based or	geographic area		Positivity Potensia	
NO.	Kategori Portotolio	JAWA/ JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI / OVERSEAS	Total	JAWA: JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGERI/ OVERSEAS	Total	Portfolio Category	NO.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)
1	Tagihan Kepada Pemerintah	30,515,454					30,515,454	21,963,565					21,963,565	Claims on soveral gn	1
2	Tagihan Kepada Entitas Sektor Publik	12,531,332		2,588,101		2,767	15,122,200	9,157,858	-	998,700		61,966	10,218,524	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional				-						-			Claims on Multilateral Development Banks and International Institute	
4	Tagihan Kepada Bank	2,848,661				940,816	3,789,477	2,023,573		-	-	925,895	2,949,469	Claims on Bank	4
	Krodit Beragun Rumah Tinggal	99	117		128		344	105	264	-			369	Secured by Residential Property	5
	Ktodit Beragun Properti Komersial													Secured by Commarcial Real Estate	
7	Krodit Pegawai/Pensiunan	15,311,937	1,856,571	7,691,761	7,298,547		32,158,916	18,202,810	2,449,881	7,284,261	7,731,183		35,668,135	Pensionars/Other Institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Rifel	1,334,555	47,654	417,547	183,268		1,983,024	3,453,269	137,660	917,016	445,301		4,954,246	Claims on Micro, Small and Retail Portfolio	8
	Tagihan kepada Korporasi	80,533,772	219,133	6,125,104	4,923,565	282,435	92,084,009	74,027,155	7,995,466	9,435,228	5,260,281	452,940	97,172,070	Claims on Corporate	9
10	Tagihan yang Telah Jaluh Tempo	204,258	7,632	110,837	52,107		374,834	292,362	9,732	107,243	64,651		473,988	Past due d'aims	10
- 11	Aset Lainnya	5,735,530		1			5,736,530	6,036,467	٠				6,036,467	Other assets	11
	Total	149,016,598	2,131,107	16,933,350	12,457,715	1,226,018	181,764,788	135,157,164	10,593,003	18,743,448	13,502,416	1,440,801	179,436,832	Total	

Kalbrangan : Pembagian wilayah berdasarkan misainya pembagian wilayah yang digunakan dalam laporan manajemen

Risiko Kredit/ Credit Risk

Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Konsolidasi dengan Perusahaan Anak/ Net Claims Disdiosures based on Geographic Area - Consolidated Bank and Subsidiary

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_	- Comparison of the Comparison	JAMN JAYA	BALIA MUNA TENGGANA	NUMATURA	RALIBANTAN B XULAWER	CVERSIA E	7108	ANN ANA	TEHNOGAMA	BUWATIFA	A SULAY ISE	CVERSION I	1008	ration Cargory	100
(1)	3	3	(4)	(9)	3		Ø	3	(10)	(11)	(12)	(12)	(14)	(2)	(1)
	TOGODO REPORTO MENTROS	20,000,020	٠	٠			34,944,630	36,000,347					36,000,307	OH BOT SHEET	
2	rights repeal rife askir rusk	12778.669		2,995,101		1/8	15 300 413	8,200,177		100,700		1,000	16361.60	colins on reads sectionally	1
2	ragina suppa sons rentargaran Mulitikos da Lentaga mierasistas			٠					٠	٠		٠	٠	caline on wallation coveragement sense and primed one problem	1
- 4	TIGHTER FREE TOTAL	3,096,720				863.015	6.07.05	2,190,440				125,000	3,116,336	CO (TO OT 1979)	4
-	kindi di ogun ruman tingga	100	117		120		346	108	364				360	accano dy renionala resperty	
h	CALL IN COLUMN TO SERVICE AND ADDRESS.											٠		AND FOLK CONTROL OF THE STREET	
7	and repositivation	19,311,897	1,86,971	7,910,791	7,200,567		22,160,016	18,300,810	2,449,801	7,384,361	7,731,103		30,660,130	Profesers charing before expresse sees	7
	raginar relipias Litera Merci, Litera resci cas restacolo ribio	7,420,716	≨ 1,06	2,406,660	807,010		19,739,072	BURCONG	620,046	2,919,096	771,001		13,584,261	colima on wides, sense una restal retritatio	
	TREASE MEDIES KONSTRUCT	80,500,000	218,133	6,135,156	CHOCKE	202,636	12,000,361	74,000,000	7,000,040	1,016,228	6,360,381	450,965	87,300,007	COM TO CONTROL	
10	register goog mean Jalun merpo	206,007	7,711	111,184	10,7%		377,178	30,00	10,048	110,782	66,274		687,301	red an adm	10
11	AND LINES IN	6,710,000	6,565	304,912	M,MA		7,201,361	6,840,326	30,016	1400	45,100		7,103,013	Chief account	11
	TICON	160,000,600	2,607,107	19,207,622	12,000,072	1,204,610	107,000,000	107,460,750	10,010,727	20,013,007	13,800,391	1,440,001	194,606,201	TOD	1



2. NET CLAIMS DISCLOSURES BASED ON RESIDUAL CONTRACTUAL MATURITY

Risiko Kradit' Cradit Risk Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual' Net Claims Disclosure Based on Redidual Contractual Maturity - Bank Stand Allone

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					N. 2000 I 31 TACOLDON, 2000					21 000 000 2016					
			1	QUALIFIED HARRIS	CONTRACTOR DESCRIPTION	88./			100100	Manual Report N	THE PERSON NAMED IN	(0.00 m)			
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	raginan ragues remeirán	30,010,434					30,818,456	21,863,860					21,863,860	cal major sovereign	
2	TECHNI GIÇIKIN ITTER XINCY PAZIN.	3,8,6,94	6,560,720	7,273,631	334,481	٠	14,130,300	1, 864, 108	3,071,010	1,341,141	630,391		10,310,000	CONTROL PROCESSING	
3	righin rapida dan Pertengunan Aufabra dan Jertaga menakitan													calm countains avergment are succ pirodos retini	
	TOTAL GUICA DAY	1,680,631	1,000,400	106,217	40,50	619,004	277 100 427	1,649,000	630,300	136,000	6,7%	781,7M	2,965,666	CORPORATION AND ADDRESS.	-
	cool sengun Human Yhoda	117	227				344	128	240				260	sistant or residently recently	
6	kriet magus Propeti komeniu													ascure sy commercia vina a sideli	6
7	COLD THE SHARE THE STATE OF	20,000,600	6,126,667				22,180,016	30,66,079	10,800,00				30,460,136	Personal Section (SELECTOR OF SECTION COMP.)	7
	regimen valgebes Levense MAING, Levense van die dem Professoode Prilles	1,811,610	1,384				1,983,096	4 102 434	31,833				430430	caulto on wide q arms and redd i reddule	
	теріне е резинатальні	33,071,101	20,267,636	18,130,609	12,517,860		82,054,000	22,679,819	41,001,500	19,289,307	13,366,267		87,173,070	califer on corporals	
	THE THE PART AND THE PART OF THE PART AND TH	323,960	10,000				374,154	Old Co.	0,101				63,000	PAGE SERVICE THE	10
11	And Labrica	1,735,100					1,775,100	50566					6,006,466	citar acuts	11
	TIGE	MC22FWD	80,86711	23,60,677	12,803,367	619,006	101790790	84,284,367	MUNUTE	24,712,639	13,773,284	781,784	179,014,010	TORK	

Risiko Kredit/ Credit Risk
Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Konsolidasi dengan Perusahaan Anak
Net Claims Disclosure Based on Residual Contractual Maturity - Consolidated Bank and Subsidiary

(datum terson Punjah) in million Resish)

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		et uluv et yar	1-Jyar	3-Suhm/ 3-Syon	» Sideri » Syar	TA NEA KONTRAKINON CONTRACTORAL	Total	et when? e typer	1-3 tahun/ 1-3 yaar	3-Grahun/ 3-Symm	» Sideri » Symer	TA NEA KONTERKINON CONTERCTUM	Total	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
(10)	(2)	(3)	(4)	(2)	(8)	9	8	(3)	(10)	0:10	(12)	(10)	(10)	(2)	(1)
1	Taghan Kepada Perserintah	34,103,281	Gray, or Gr	375,710		271,471	25,164,631	25,725,934	625,779	26,120	66,600		25,000,247	Chairm on schreigh	1
2	Taghan Kepada Erdhai Sektor Publik	310,711	4,149,730	7,275,611	2014,681		19,309,613	2,017,1807	2,871,810	1,361,861	607,231		19,361,862	Chaire on Public Sector Entity	2
3	Tagiten Kepada Tarik Pembanguran Muttabral dan Lembaga Intersektral													Grims on Multivismi Development Banks and International Institute	3
4.	Taghan Kepada Bank	1, 900,431	1,000,410	636,212	60,860	667,663	4,007,10%	1,649,004	400,000	136,887	171,660	711,754	3,116,336	Chalms on Rank	4
-	Kredi Rengun Rumah Tinggal	117	22				364	129	360				nic nic	Socured by Residential Property	ă.
	Kedi Bengun Projed Korembil													Secured by Commercial Real Estate	- 6
7	Kedi PeganaPersiaran	73,034,649	8,124,697				20,160,016	24,686,079	10,865,067				39,660,136	Persioners/Other indibations' employees/come	7
	Taghan Kepada Usaha Mikro, Ukaha Kecil dan Portotolo Ritel	406,006	2,0%,746				10,730,073	11,380,046	2,305,700				13,600,201	Claims on Micro, Small and Reial Perfolio	
	Tagfan le pada Korponei	32,071,100	22,363,260	16,130,101	10,517,866		10,010,011	20,689,700	41,006,640	18,208,307	13,366,217		87,200,807	Claims on Corporate	
	Tagihan yang Telah Jaluh Tempo	206,206	10,872				377, 178	644,000	45,101				407,201	Plot due claires	ta.
11	Awt Lairma	8,736,830				1,414,101	7,231,361	6,006,467			1,067,440	-	7,100,010	Other asserts	11
	Total	108,000,729	EQ164,Ed	23,411,296	12,903,307	2,540,000	197,900,999	94,715,690	GB,5G5,770	24,973,971	15,465,990	751,764	194,600,201	Toel	



3. NET CLAIMS DISCLOSURES BASED ON ECONOMIC SECTOR

Risiko Kredit/ Credit Risk
Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual
Net Claims Dicalogue based on Foonomic Sector - Bank Stand Alone

Net Claims Dicslosure based on Economic Sector - Bank Stand Alone (dalam juwan Rupish i in militon Rupish) Taghanyang Telah Jasah Tempor Pase dua dalma Demonter 2000 6,000 pGs 473 1,000,00 Hel Water and Cold As Water Management, Waster Water engeloken Air, Pengeloken Air Limb 416,700 184,167 Pengerçkiten den Pergutiergen 8,073,46 Tempedaan Akomodaal dan Pempeda 15,260 Ç. 10,10 tag ori Provision of Drinking/Food to: Aldadas Probai, Italah dan Talah tr district Progression den Siren Gural 904 78 16 Penddkan tr Michiga Kasarbatan Manada dan Alda 186,613 eS etc 7,130 en de Hores de Ricesi Adiation Racion Internacional den Raci 3,136 aliq etc 3,679 Other Extra Internet usual Acons Nat a Statemen Fair 22 Balton Li 23 Laimpa 92,084,009 6,736,630 30,016,46 15,122,200 Wajila 3719.47 D. GLOS 1,900,004 Ingedien Literik, Gas, LispiAir Pers a, mile con Con Weir Management, Waste Weir Management, Weste Management and engelokan Air, Pengelokan Air Limb 1,004,60 10,060 Wholesale and robil hading: Repair and erdagengan bewerden aceren, Rapa SE SE 736, 627 14,739,30 tw,ot 20,27 BEJ 20 127, 216 1,600 Proteton of Drinking/Foo CHES NUMBER SEWERS tr Miking Probat, Brisis, der Teknik Activities

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Risiko Krediti Credit Risk Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Konsolidasi dengan Perusahaan Anak Net Claims Dicsiosure based on Economic Sector - Consolidated Bank and Subsidiary

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	1006	31,49,00	16,300,013		4,037,439	344		22,160,016	10733,872	10,180,241	277,178	7,231,361	TOD	
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	Author runn renga wagai warani e is	-	-		-		-	36,907,171	3 207 309	1,166	150.303	-	HOLDERS AND METERS AND PROPERTY.	
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30	III.AR LIÇKIĞE UTER		-		-			-	1,000,107		19,070	-	charatta nimalora Agino Ati a notino ris	0 2
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	1008	26,880,267	10,341,843		3,116,236	38		38,665,136	13,699,201	87,200,007	607,201	7,103,912	TOD	4



4. CLAIMS AND ALLOWANCES DISCLOSURE BASED ON GEOGRAPHIC AREA

Risiko Kredili Credil Alak Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual Cisims and Allowanca s Disclosure based on Geographic Area - Bank Stand Alone

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					St. Statement St.					2 September 2010					
	Salarangen			William II	langerijk is line					Wileyah i Dan	graphic face			Destricte	
		THE PART THE	TIMESANA	NAME AND ADDRESS OF THE PARTY.	A SULANTON	CHEST AS	Total	TANK LYNNY	TINGGAR	MILITARISE	PRITTERS OF	CATIONAL	166	,	**
100	W .	-		2	N.						0.0	100	14	SI .	40.1
	NO.		200	10,100,00	0.04.00	64.30	9.656	200	100.00	-	0.000	1707	10,00,36	Sau des	
2	aginer yang mengalami partingkalamikan pembanakan habu antit (Naga 2 dan 3)													Topological dates	2
	Arristi kras	Mark Co.	4.00	200,000	61.00		1,00,00	74.86	20.01	40,300	132 100		1,000,400	I myanara	
	Marin Marin Marines			-	13%		0134	2.36	-	-	100		31,20	l I de a	
	alternative size and property of the Color, Time 1	8	Ē	17.00	11170		01.00							Remove in instituted ones, linear	
- 1	alayan kenjin promosa da (20%). Ting 7	4650	0.00	36,60	H,305		M (00							Alterna in inprinced man. Sup. 2	
1	elevanismusin grances de COMO, line 3	10000	0.10	(X,4)	11.00		1,000,404							Account of the Assessment Conference	
	where one observations	140,00	20,00	11030	304,000		4,64,21	1,600,000	200 01	1,00,00	200, 600		A 200, 100	Amount of the fi	

Risiko Krediti Credit Risk

Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Konsolidasi dengan Perusahaan Anak Claims and Allowances Disclosure based on Geographic Area - Consolidated Bank and Subsidiary

(seum) seum respien i frant den respien)

				21 (2000) 200	OF SECURITY SHOW						ALCOHOL: NAME OF				
	to-margin			WINE C	CONTROL CARRE					A miles of	SQUARTE A THE			oxecfpion	
	- Consider	ANA LAWA	TENDOMINA AVADOMIT	AMITAMAN	EALBRANTAN EALBRANTAN	CHERRIA E	TOUR	AVALIANA	TENDOANA	HAMATHA	B HALANTAN	CARLESTOR.	1948	and part	-
(1)	9	(8)	10		(0)		(7)	(2)	(0)					(2)	(0)
1	- Gree	16(364)10	2,02,68	18,76,130	12,004,166	\$10,200	184,394,103	140,004,112	3,396,340	21,020,644	13,84,80	20,00	18 (54 86	200 210	
2	raginar yang mangkaran parangkaran dan mananakan diaka kanad nabaga 2 dan 20													impativo calmo	2
	a mean paun serpo	731,630	10,000	222, 606	101,963		1,073,200	750,000	20,01	181,00	110,840		1,004,488	a wayn mank	
	C THE BUT HELD	201.60	687	36.719	18,712		303.09	198,810	1244	20,75	1.00		143 800	E MODINE	4
3	casangan wanglan panunuan niai (cxone)- xiaga n	1,084,487	73,027	227, 1211	163,165	10	1,020,130							Activitio tr'implimati posti- xigo:	1 2
4	casangan wanglan panununan niali (cxcmq- xinga s	480,900	angler and	215,100	61,000		840,600							Activitio trimpimati post- xigo:	2 4
	casangan wanglan panununan niali (cxc+q- xinga x	36,66	64107	15,16	81,887		1,088,101							Activitio trimpimati post- xigo:	
h	regime year dropen door	3,007,688	27,36	1,00716	60,98		1,121,711	2,893,130	30,78	1,21,34	36,573		(103 BA	Amount within a	



5. CLAIMS AND ALLOWANCE DISCLOSURE BASED ON ECONOMIC SECTOR

Risiko Kredit/ Credit Risk Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual Claims and Allowances Disclosure based on Economic Sector - Bank Stand Alone

	IIIIS and Allowances Discio				Sarik Stariu Albi				(dalam jutaan Ruplah //n million Ru	plab)
No.	Saktor Ekonomi	Tagihan / Claima	Tagihan yang Penuruna Impaked Belum Jaruh Tempo / Motyet	n Nibil/	Cadangan le ruglan penurunan nilai (DKPN) - Stage 1 / Alfowance for Impair ment losses -	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for Impulment losses -	Cadangan kerugian penurunan nilai (CKPN) - Sraga 3 / Alfowance for Impairment/cases-	Tagihan yang dihapus buku/ Amounts Written-Off	Economic Sector	Na.
			matured	Matured	Siage f	Stage 2	Stage 3			ш
(1)	(2)	(3)	(4)	(5)		(E)	(7)	(E)	(2)	(1)
	Committee 2020								December 2020	
2	Perfanian, Kehatanan, dan Perikanan	4,278,244 1,909,472	821	-	11,045	2,090 9,145	000	21,333 5,914	Agriculture, breaty and liaberies	
	Pertambangan dan Penggalian Industri pengolahan	20,750,586	115,932	55,363	122,015	123,946	154,466	305.163	Mining and excavation Manufacturing	
4	Pengadaan Litérik, Gas, LiapiAir Panas dan Ut	6,065,418	-	-	1,701			2,195	Procurement of Electricity, Gus, Steam / Hot Water and Cold Air	
5	Pengelokan Air, Pengelokan Air Limbah, Pen	-	-	-	-	-	-	-	Water Management, WasteWater Management, Waste Management and Flory ding	
6	Konénikai	6,196,394	28,937	3,000	14570	102,361	15,905	77,314	Construction	
7	Perdagangan besar dan eceran; Reparasi dan	15/0/5335	325,177	96,836	291,702	272.021	372,902	739,245	Wholesale and rotal hading Repair and	
	Pengangkutan dan Pengudangan	0,000,001	2761	25,977	19375	15,390	40,057	60.576	Maintenance of Care and Moltacycles Transportation and Warehousing	
$\overline{}$									Provision of Accommodation and Provision of	_
9	Penyedisan Akomodasi dan Penyedisan Maka	210,015	1,054	-	5810	10,419	B,154	21,392	Direking Food	
	Informasi dan Komunikasi	40.063.085	60.295	-	11,309	82.525	113,030	174.179	Information and Communication	10
12	Aktivitas Keuangan dan Asuransi Real Edat	40,063,085	160,300	-	11,389 15,095	82,525 27,305	113,038 170,943	124,179 49,194	Financial and Insur areco Activities Real Extels	
13	Aktivitas Prolesi, limish, dan Teknis		-	-				-	Professional, Scientific, and Technical Activities	$\overline{}$
14	Aktirtisa Penyawaan dan Sewa Guna Usaha T	-	-	-	-	-	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administraci Pemerintahan, Pertahanan, dan J	1,073	-	-		-		-	Government, Delense and Computerry Social Socialty Administration	15
	Pendidikan Aktivitas Kesehalan Manusia dan Aktivitas Sos	15,845 246,742	547	-	19 750	914	183	1.734	Education Human Houlth Add/Hor and Sodul Add/Hor	
	Rosenten, Hiburan, dan Rekasad	60,500	11,667		7313	7,453	7,098	25,768	Arts, Entertainment and Reznettes	
	Aktivitas Japa Lairnya	-	11,002	-	1,212	-	2,000	20,700	Other Service Activities	
20	Aktivitas Rumah Tangga sebagai Pemberi Ker	30,352,703	325,175	158	174,981	100,010	212,063	3,393,759	Household Activities as An Employee	20
21	Aktivitas Raden Internesional den Raden Dotr	507,036	-	-	-		-	-	Activities of the International Agency and Other Extra International Agency	
	Bukan Lapangan Usaha Lainnya	184,484 17,047,045	29,548	-				37,447	Not a Batteau Fidd	
200	Total	167,409,402	1,072,222	171,344	679,645	940,503	1,090,101	4,945,211	Total	
\vdash	10.5	100 lensions	1,010,000	11 1,544	unipro	840,000	rjonej res	4,000,011	700	₩
\vdash	Committee 2019								December 2019	Н
	Pertanian, Kehatanan, dan Perkanan	3,062,071	2307	-				20,409	Agriculture, breety and listeries	
2	Pertambangan dan Penggalan Industri pengolahan	2,071,157	135,518	0.059				8,093 297,714	Mining and excavation Manufacturing	
4	Pengadaan Listrik, Gas, LiapiAir Parass dan Ut	4,450,519	104018	s,uos				2,523	Procurement of Electricity, Gas, Steam /Hot Water and Cold Air	
5	Pengelokan Air, Pengelokan Air Limbah, Pen	-	-	_				-	Water Management, WasteWater Management, Waste Management and Flory ding	-
<u> </u>										$\mathbf{-}$
6	Konénikai	6,500,450	39,019	-				61,585	Construction Wholesale and retail trading: Repair and	_
7	Perdagangan bi sar dan eceran; Repansel dan	15,968,553	254,353	6,002				623,379	Maintenance of Care and Motorcycles	- 1
n	Pengangkutan dan Pergudangan	7,262,301	36,952	-				51,862	Transportation and Warehousing	-
9	Penyedisan Akomodasi dan Penyedisan Maka Informasi dan Komunikasi	250,015	0.000	5,000				19,832	Provision of Accommodation and Provision of Direking Food Information and Communication	
	Akit tax Keuangan dan Asurarat	41,241,045		-				150,510	Financial and Irang ance Activities	
12	Final Total	5,007,520	210,309	-				46,768	Real Extels	
13	Aktivitas Profesi, limish, dan Teleris	-	-	-				-	Professional, Scientific, and Technical Activities	13
14	Aktivitus Penyawaan dan Sewa Guna Useha T	-	-	-				-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	
15	Administraci Pemerintahan, Perbahanan, dan d		-	-				-	Government, Defense and Compulsory Social Socially Administration	155
	Pendidikan Aktivitas Kesehalan Manusia dan Aktivitas Sos	2,297 32,613	200	-				169 2.397		
	Spoonten, Hiburan, dan Rekevasi	400,654	7.075	_				27,200	Arts, Entertainment and Respective	
19	Akhrisa Jasa Lahnya	1,403	-	-				-	Other Service Activities	19
70	Aktivitas Rumah Tanoga sebagai Pemberi Ken	30,300,900	351,030	174				2.820.411	Household Activities as An Employee	20
21	Aktivites Baden Internosional den Baden Dott Bukon Lapengan Usaha	1,019,944	49.976	-				77,179	Activities of the International Agency and Other Extra International Agency Not a Statement Field	
	lakan Lapengan Usaha Lahnya	1,019(944 6,737,993	41(11/6	_				11,179	Not a statement in Others	
	Total	165,605,396	1,096,490	21,235				4,226,596	Total	
		· · · · · · · · · · · · · · · · · · ·	- party san					- Janey	Form	



Risiko Kredit/ Credit Risk

Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Konsolidasi dengan Perusahaan Anak / Claims and Allowances Disclosure based on Economic Sector - Consolidated Bank and Subsidiary

							-		(dalam jutaan Rupiah / In militar Ru	diah)
Mar	Seltor Elemeni	Tagitan / Claims	Tagihan yang Penurunan Mili citin	al //mpathed sa	Cadangan kerugian penurunan nilai (CKPN) - Stage 1/	Cadangan lerugian penurunan nilai (CKPN) - Stage 2 /	Cadangan kerugian penurunan nilai (CKCRI) - Stage 3/	Tagihan yang dihapus buku/	Sconomic Sociar	Ma
PROL	SHEOF ENDROSE	Tagrant Canes	Reform Joseph Tempo / Not yet matured	Telsh jasuh tempo / Matured	Morance for Impairment kasen- Stage t	Alkonance for impairment known- Stage 2	Allowancefor Impairment/couns- Scape 3	Amounts Writing	actionic accid	ma
(1)	(2)	(3)	(4)	(E)		(E)	(7)	(E)	(2)	00
-	Desember 2000 Perbetien, Rehuberen, den Perikanen	4,071,000	E21	11,482	CLCRC	2,000	1000	63,784	December 2000 Ageiculture, breatry and biharies	H
2	Perfembengen der Peropellan	1,9(2,0)6	191	11,482	210	E14E	-	6,086	Mining and drawation	2
3	Industri pengolehen	29,029,114	115,932	61,934	148,439	123,946	154,455	422,061	Manufacturing	
4	Pengadaan Listrik, Gas, Lispi Air Panas dan L	6,000,418			1,701			2,196	Procurement of Electricity, Gasp Steam / Hot	
-	resignate their day topic resident	Spanje is	_		içi bi			2,100	Water and Cold Ar- Water Management, WashiWater	
	Pengelolaan Air, Pengelolaan Air Limbah, Per	-	-	-	-	-	-	-	Management Waste Management and Flegisting	
6	Konstrukel	6,196,394	28,937	2000	14,570	192,361	19,000	77,314	Construction	E
7	Perdagangan briser dan eginen; Reparteil dan	23,661,064	325, 177	229 294	981,396	272,021	372,902	1,662,033	Wholesak and rebif backg; Repair and Maintenance of Care and Moltroy die	7
0	Pengergkuten den Pergudengen	8,082,109	2701	25419	20,072	15,390	40007	62,69	Transport after and Warehousing	
g	Perpedisan Allomodasi dan Perpedisan Mala	36,000	1,054	4929	23,039	19419	Q154	\$1,152	Provision of Accommodation and Provision of	9
-		anyan	i, cas	4,000	a aposa	14410	4100	81,162	Direktor Food	$\mathbf{-}$
10	Informasi dan Komunikasi Aktivitas Keuangan dan Asunasi	40,071,001	60,296		11,483	02.006	113038	124,179	Information and Communication Financial and Insurance Activities	
12	Peul Cobel	4,67,274	168,300	106	15,609	27,306	170943	50,165	Red Date	
13	Aktivitus Protest, Ilmish, dan Teleta	-			-	-	-	-	Professional, Scientific, and Technical Activities	$\overline{}$
14	Aktivitus Perseresan dan Sees Gura Usaha'			_					Rental and Rental Activities Without Option Rights, Employment, Travel Apents, and Other	
15	Administrati Persentrishan, Pertahunan, dan	1,073		_					Statement Defense and Computery Social	
	Pendidian	15,565			19		183	100	Security Administration Education	ш
17	Heriocolous Aktivities Kreeketen Mamuela den Aktivities Sc	251,307	647	45	1,022	914	183	2,012	Human Health Activities and Social Activities	_
18	Kesenian, Hiburan, dan Rekmasi	99,024	11,667	1,002	11,607	7,463	7,090	29,042	Arts, Entertriement and Recreation	167
19	Aktivitas Jasa Lairnya	-	-	-			-	22	Other Service Activities	
20	Aktivitex Rumah Tiengga sebagai Pemberi Ke	33,000,064	325, 175	15,133	225,871	108,018	212,963	3,663,029	Household Activities as An Employer	
21	Aktivitex Baden International den Baden Blot	627,896	-		-	-	-	-	Activities of the International Agency and Other Extra International Agency	
22	Bulon Lapangan Disha	184,548	20,548			-	-	38,063	Not a Business Field	
23	Lahnya	24,423,029	-	138	466			-	Others	25
	Total	164,364,103	1,072,222	363,429	1,639,136	Ex6,603	1,090,101	6,929,788	Total	Ш
\vdash	Date orbor 2012								December 2019	Н
1	Pertentien, Rehuteren, den Perfkenen	3,753,354	2,367	5610				40,039	Agriculture, forestry and fisheries	+
_	Perfembengen den Penggellen	2,015,014	-	19				8,223	Mining and providen	
3	Industri progolehen	31,421,213	135,518	12,674				32,000	Manufacturing	3
4	Pengadaan Listrik, Gas, Lispi Air Panas dan L	4,450,519	-	-				2,623	Procurement of Electricity, Gas, Shaum / Hot Water and Cald Air	4
<u>=</u>	Pengelolaan Air, Pengelolaan Air Limbah, Per	-	-					-	Water Management, Washinklater Management, Wade Management and Recycling	
6	Korstruksi	6,622,468	39,819	-				61,686	Construction	E
7	Perdagangan beser dan apinen; Repansi dan	22,196,096	254,363	107,079				1,225,771	Wholesole and rebill tracing; Reput and	
1	Pengangkutan dan Pengudangan	7,289,790	35,102	293				63,100	Maintenance of Care and Moltray dies Transported on and Warehousing	
_									Provision of Accommodation and Provision of	—
9	Penyedisan Akomodasi dan Penyedisan Mala	453,000	6,000	Q 201				42,135	Ditribro Food	8
10	Informaci den Komunikaal	-	-	-					Information and Communication	_
12	Aktivites Keuangen den Assment Paul Eddel	41,270,984 6,013,923	210,329	96				100,010 45,963	Financial and Insurance Activities Float Existe	_
13	Aktivitas Protesi, Emiah, dan Teknis	5,013,623	any ave					65,863	Prolessional Scientific and Federateal Activities	_
	Accessor Programment, Garrington		_						Rental and Rental Activities Without Option	
14	Aktivitex Penyewaan dan Sewa Guna Lisaha"	-	-	-				-	Rights, Employment, Travel Agents, and Other Bushnes Support	N
_	Administraal Persentrischen, Perfohenen, den Personalier	2,207	-	-				100	Government, Defense und Computery Social Security Administration	75
	Pendidikan Aktivites Kreehsten Menusia den Aktivites Sc	30,002	290	72				2,530	Education Human Health Activities and Social Activities	
	Kesmian, Hiburan, dan Rekmasi	463,332	7.0%	690				29,020		
	Aktivitas Jasa Lainnya	1,403	-	-				55		
_	Aktivitas Rumah Tangga sebagai Pemberi Ke	39,200,779	361,003	8340				2,949,680	Household Activities as An Employer	20
$\overline{}$	Aktivitex Baden Internacional den Baden Dixt		-					-	Activities of the International Agency and Other Eat a International Agency	
	Sulon Lepargan Usaha	1,020,014	40,070					77,09	Not a Business Field	222
	Lahnya	16,119,317	-	202				70	Others	
	Total	191,069,086	1,096,490	143,986				4,000,000	Total	



6. ALLOWANCE FOR IMPAIRMENT LOSSES MOVEMENT

Risiko Kredit/ Credit Risk Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual Allowance for Impairment Losses Movement - Bank Stand Alone

(dalam jutaan Ruplah / In million Ruplah)

							,	· · ·	
No.	Keterangan	31	Desember / December 2	020	31	Desember / December 20	H9	Description	No.
	- Caranangan	CKPN Stage 1	CKPN Stage 2	CKPN Stage 3	CKPN Stage 1	CKPN Stage 2	CKPN Stage 3	- Sastinguisii	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Saldo awai CKPN	(742,764)	(299,069)	(630,487)				Beginning balance	1
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net)							Provision (recovery) for the period	2
	2.a. Pembentukan CKPN pada periode berlalan	(2,506)	(541,534)	(1,562,458)				2.a. Provision for the period	
	Pemulihan CKPN pada periode berjalan	66,625	-	-				2.b. Recovery for the pariod	
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan	-	-	1,205,498				Write-offs for the paried	3
4	Pembentukan (pemulihan) lainnya pada periode berjalan	-	-	(110,654)				Other provision (recovery) for the period	4
	Saldo akhir	(678,645)	(840,603)	(1,098,101)				Ending balance	

Risiko Kredit/ Credit Risk

Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Secara Konsolidasi dengan Entitas Anak Allowance for Impairment Losses Movement - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

		31 0	Oesember / Decembe	or 2020	31	Desember / December 2	019		
No.	Keterangan	CKPN Stage	CKPN Stage 2	CKPN Stage 3	CKPN Stage 1	CKPN Stage 2	CKPN Stage 3	Description	No.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Saldo awal CKPN	(1,034,883)	(299,069)	(630,487)				Beginning balance	1
	Pembentukan (pemulihan) CKPN pada periode berjalan							Provision (recovery) for the period	3
	3.a. Pembentukan CKPN pada periode berjalan	(794,200)	(541,534)	(1,562,458)				3.a. Provision for the pariod	
	3.b. Pemulihan CKPN pada periode berjalan	4,176	-	1				3.b. Recovery for the period	
4	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan	296,772	-	1,205,498				Write-offs for the pariod	4
5	Pembentukan (pemulihan) lainnya pada periodo berjalan	-	-	(110,654)				Other provision (recovery) for the period	
	Saldo akhir	(1,528,135)	(840,603)	(1,098,101)				Ending balance	



Past due dat mir 10

\$736,530 150,189,325

7. NET CLAIMS DISCLOSURE BASED ON PORTFOLIO CATEGORY AND RATING SCALE

Risiko Kredit/ Credit Risk

Taghan yang Telah Jajuh Ter

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual Net Claims Disciosure based on Portfolio Category and Rating Scale - Bank Stand Alone

(dalam jutaan Rupish i in million Rupish Lambaga Pemeringkat / Rating Agencie Peringkat Jangka panjang / Long Term Rating Peringkat Jangka Pendek / Short Form Rating AAA M+xdM-A+ ad A-A-2 AAA. M+xdM-Ast ad Asi A1xdA3 Ratind Rati Kunerg det 83 HAMA ISM+xdisAA-IdA+ ad IdAd 0000+ a.d id 0000 15 HH+ x.5 15 HB id S+s.d id S ISA1 IdA2 IdA3 ad Id A4 5,903,30 852,001 222,40 4,719,00 2,772,040 703,337 344 edit Beragun Rumah Tinggal 32,150,910 1,983,024 Jeans Kecil den Portofolio Ritel 1,600,100 C 105.00 3.494.51 1,612,766 200 50 501,824 36,163 79,344,115

_							No Personale	r/ December 2019							
_								Tagihan Bersih / Net	China						
		Lambaga Pameringkat / Rating Agencies				ngka panjang / Long	Term Rating	Taginan tahunin Part	COMPA	Pari	ngkat Jangka Per		Rating		
		Standard and Poor's	MA	M+xdM-	A+ ad A-	1999+ s.d (1999-	660+ x.d 660-	B+sd B	Karang dari S	A-1	A-2	A-3	Kurang dat A-3		
No.	Kategori Portofolio	Flich Rating	MA	AA+xdAA-	A+ ad A-	1998+ s.d 1998-	88+ x.d 88+	B+sdB-	Kurang dari G	P1+xd P1	FZ	F3	Kurang dari F3	Tanpa Peringkat /	Portfolio Category N.
		Moody's	Axx	Ast s.d As3	A1 s.dA3	Beart and Bland	Red and Red	Et ad ED	Runerg det 83	P-1	P.2	P-3	Kurang dat P-3	Unrated	
		PT. Fitch Ratings Indonesis	AAA (idn)	AA+(idn) x.d AA-(idn)	A+(idn) s.d. A-(idn)	(dr)	110+(idn) x.d 110-(idn)	B+(idn) a.d B-(idn)	Kurang dari (I-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idr)	Kurang dari F3(idn)		
		PT Pemeringlad Elek Indonesia	HAMA	HAM+xdHAA-	IdA+ a.d Id A-	15 HBB+ x 4 15 HBB-	15 HH+ x.d 15 HH	id S+ a d id S-	Kurwig det idS-	IdA1	HA2	IdA3 ad IdA4	Kurang dari IdA4		
(1)	(2)	(3)	(4)	(5)	(6)	(f)	(E)	(9)	(10)	(11)	(12)	(14)	(15)	(16)	(2) (1
1	Taghan Kepada Pemerinah		55,557							-		-	-	21,907,000	Claims on sovereign
2	Taghan Kepada Entha Seldor Publik		100;667	200,554	4 635 838	-	400,364		-	-	-	-	-	4,627,101	Chaires on Public Sector Entity
1	Taghan Kepada Bank Pembangunan Mutilatenal dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	Caires on Multilatoral Development Banks and 1 International Institute
4	Taghan Kepada Bank		216,116	812,153	1,077,154	82,363	144,400		-	-	-	-	-	607,163	Gains on Bank +
5	Kredt Beragun Rumah Tinggal													300	Secured by Resident at Property
E	Kredit Beragun Propositi Komendal													-	Social of by Commercial Float Extens
7	Kredi Pegawal Perakusan													35,660,136	Peral creats/Other (restlutional employees) (curse)
	Taghan Kepada Usaha Miro, Usaha Kecil dan Portololo Ritel													4,054,046	Gaires on Micro, Small and Reball Perfolio
	Taghan lapada Korporasi		275,000	7,233,430	1,762,879	1,129,489	634,239	194,314	-	-	-	-	-	85,942,719	Claims on Corporate 5
	Taghan yang Telah Jaluh Tempo													471,980	Papil dise chilins 1
11	Aust Lahrya													6,036,467	Other appeals 1
	TOTAL		650,341	8,345,147	7,466,861	1,221,072	1,279,100	194,314		-	-	-	-	160,377,195	TOTAL



Risiko Kredit' Credit Risk
Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Konsolidasi dengan Entitas Anak
Net Claims Disclosure based on Portfolio Category and Rating Scale - Consolidated Bank and Subsidiary

							31 Deser	ber/ December 2	10.20							
								Taghan Bersil	hi Not Claims							
		La mbaga Perm ringkas/ Rating Agencies			Peringkat Jang	ika panjang /Long	Term Rating			Paris	ngkat Jangka Pen	idek / Short Terri	Rating			П
No.	Kala pori Poripiolio	Standard and Poorts	AM	AA+xdAA-	A+ x.d A-	HID-xdHD	IIII+ a.d IIII-	B+ ad B	Kurreng dari II-	A-1	A-2	A-3	Kurang dari A-3	Tanpa Peringkat/	Particilo Calecary	Ma.
NG.	Kasigori Portotolio	Flich Flating	AAA	AA+xdAA-	A+xdA-	Hill- ad Hill-	III+ ad III-	B+ ad B	Kurreng dari II-	Pi+xdPi	F2	F3	Kurang dari F3	Urrated	Para and Caregory	Ma.
		Moody's	Ass	EsAbs rsA	A1 xd A3	Rest s.d Res3	Rat s.d Ra3	Rt xd R3	Kurang dari R3	P-1	P-2	P-3	Kurang dari P-3			
		PT. Flich Ratings Indomesia	AAA (ktn)	AA+(idn) x.d AA- (idn)	A+(ktn) x.d. A-(ktn)	(kdn)	(idn) x.d (iii)	B+(kin) s.d B- (kin)	Kurseng dari II- (kin)	F1+(idn) x.d F1(idn)	F2(kin)	F3(ktn)	Kurang dari F3(dri)			
		PT Personingkat Blok Indomesia	RWW	MAA+xd MAA-	MA+ xd MA-	id DEED+ x.d id DEED	481 H t x 4 481 H	MH+ ad MH-	Kurseng dari kBF	ksA1	MA2	MA3 x d ld A4	Kursing dari MA-4			
(1)	(2)	(3)	(4)	(5)	(5)	(T)	(8)	(8)	(10)	(11)	(12)	(14)	(15)	(15)	(2)	00
1	Tagihan Kepada Pemerintah		9,165	-	-	-	-	-	-	-	-	-	-	35,960,273	Claims on actioning	1 1
2	Tagihan Nepada Entitas Sektor Publik		EE2,034	222,450	4,897,217	5,900,304	-	-	2,722,047	-	-	-	-	3007 308.	Galma on Public Sector Ently	2
3	Tagihan Kepada Bank Pembanguran Multilateral dan Lembaga Intersesional		-	-	-	-	-		-	-	-	-	-	-	Claims on Multiulers Development Banks and International Institute	3 3
4	Tagihan Kepada Bank		580,577	356,160	774,242	1,365,950	497,566	-	-	5	-	-	-	460,936	Claims on Bari	1 1
5	Kerdi Beragun Rumah Tinggal													344	Secured by Residents Property	r - 1
6	Ke di Geragun Properti Kome odal													-	Secured by Commercial Final Enter	ε
7	Kerdi Pegawai Perokuran													32,158,916	inflators exployee	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portotolio Ritel													10,730,572	Claims on Micro, Small and Retail Portfolio	
9	Taghan le pada Korponesi		1,600,100	6,105,882	3,494,516	1,612,766	298,563	591,824	36,163		-	-	-	79,352,347	Claims on Corporals	a 9
10	Tagihan yang Telah Jaluh Tempo													377,170	Partidue d'aire	10
11	Aast Laimys													7,231,361	Other accept	11
	TOTAL		3,043,963	6,684,482	9,165,975	6,962,047	796,229	591,624	2,758,210	5				165,976,264	TOTAL	П

							31 Deser	ber/ Departure	10 / P							
								Tagihan Rerai	h / Not Claims							\blacksquare
		La mbaga Perre ringkat/ Rating Agencies			Peringkat Jan	gka panjang / Long	Term Rating			Perio	ngkat Jangka Pen	rdek / Short Term	Rating			П
		Standard and Poorts	AAA	AA+xdAA-	A+zdA-	HER and HER	BB+ a.d BB-	H+ a.d H	Kurreng dari II-	A-1	A-2	A-3	Kurang dari A-3			
No.	Kate gori Portofolio	Flich Rating	AAA	AA+xdAA-	A+zdA-	HEED- and HEED-	IIII+ a.d IIII-	H+ a.d H	Kurang dari II-	Pi+xdPi	FZ	FB	Kurang dari F3	Tanpa Peringkat /	Partial o Category	Ma.
		Moody's	Ass	RatizdAs3	A1 xd A3	Rest s.d Res3	Ration dilati	Ri ad R3	Kurang dari R3	P-4	P-2	P-3	Kurang dari P-3	Unrated		
		PT. Filch Ratings Indometis	AAA (kin)	AA+(idn) x.d AA- (idn)	A+(idn) x.d. A-(idn)	(IEEE+(idn) s.d (IEEE (idn)	IIII+(idn) x.d IIII- (idn)	B+(idn) s.d B- (idn)	Kursing dari II- (ktn)	F1+(idn) x.d F1(idn)	F2(kin)	F3(idn)	Kurang dari F30dn)			
		PT Perseringkat Blok Indomesia	HAMA	MAA+xd MAA-	MA+ xd MA-	Id DEED+ x.d id	MIND+ ad MIND-	MB+xdMB-	Kurneng dael id53-	kA1	MA2	MA3 x d M A4	Kursing dari MA4			
(1)	(2)	(3)	(4)	(5)	(6)	(T)	(0)	(9)	(10)	(11)	(12)	(14)	(15)	(15)	(2)	(1)
1	Tagihan Kepada Pemerintah		56,537	-	-	-		-	-	-	-	-	-	26,923,690	Chairta on acventig	
2	Tagihan Nepada Entitas Sektor Publik		102,667	299,554	4,753,147	-	499,364	-	-	-	-	-	-	4,587,101	Chine on Public Sector	2
3	Tagihan Kepada Iberk Pembanguran Multisis rei dan Lembaga Internseknal		-	-	-	-	-	-	-	-		-	-	-	Claims on Multisters Development Banks an International Institut	d 3
4	Tagihan Kepada Bank		303,979	812,153	1,077,154	92,383	144,499	-	-	105	-	-	-	696163	Claims on Ban	Ř 4
5	Kerdi Beragun Pumah Tinggal													369	Secured by Residenti Property	
6	Ke di Geragun Properti Kome ndal													-	Secured by Commercial Real Each	
7	Ke di Pegavai Perokusan													35,660,135	Perutoners/Othe Inditational employee loan	
8	Taghan Kepada Usaha Mikro, Usaha Kecil dan Portololo Ritel													13,599,251	Chairm on Micro, Small an Rotal Portfol	b #
9	Tagihan le pada Korponal		275,000	7,233,430	1,762,879	1,129,489	634,239	194,314	-		-	-	-	85,974,556	Clarina on Corporal	in P
10	Tagihan yang Telah Jaluh Tempo													497,201	Part due dain	10
	Aast Lairnys													7,103,913	Other agents	br ff
	TOTAL		730,103	8,345,147	7,593,190	1,221,072	1,279,102	194,314		105				175,237,370	TOTA	L



8. NET CALIMS BASED ON RISK WEIGHT POST CREDIT RISK MITIGATION

Risiko Kredir Gredir Risk Tagihan Bersilh Berdasarkan Bobot Risiko Selelah Memperhitungkan Dempak Mitigasi Risiko Kredir-Rank Socara Individual Ner Claims based on Risit Weight post Credit Risik Mitigasion-Rank Seed Alione

Cauget Devikto			14	gian la		la Descripci De Carro per Cont		e Nebrilania			AMELINA	Name State Copiel Corpo			-	-				Mar Sanda			A TRACK STOPA	Sales State Capital Corps	Artist Coppe
	8.	38.	200	65.	67.	EX.	TUE	east.	10%	Orbers	1		IK.	38.	30%	100	est.	OK.	TOE	485	10%	Chan	T		
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Cook Service Proper Commission		_	_	-	_	_	_				_				_	_	_	_			_	_	_		Service Connected flad
Cod Committee		_	_	+	+	20 (20)	_	_	_		6714	(20.30	_	_		-	-	2.12-E	_	_	_	_	4 (0.10)		
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lagitor yang labib Jakit Tanya	-	-		-	_				202		10 ex	11,92		340	-		-	-			41.8		7470	2.02	Perdu
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Topics Capals Test Persbaggers Middleton dayle release Marcontend		-	-		-	-	-	-					-				-			-	-	-			Committee of the department land
legion Squale Carb		201		-		35,40		1.301			1,07,88	1.00		DESC		-		1200		356	_	_	1,00,70	0.0	Carrie
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		_	_	-	_	V48											_	_				_	1,000,000		
had Hayan Garagery Safelid		200			-	30,075		1,000,400			3,810,70	36,00	CB	CROK	-	-		STORE .		4,00,00			2/14/76	34,06	Free Community Code State Copy

Tagihan Bersih Berdasarkan Bobot Risiko Selelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank Secara Konsolidasi dengan Entitas Anak Net Claims based on Risik Weight post Credit Risk Mitigation - Consolidated Bank and Subsidiary

					24 Demonst	ber / December 1	1000										24 Demokra	December 201							
Kais corl Portofolio			Taghan		lah Memper	rhitungkan Damp ser Gradir Flisk M	ak Witigasi Risi	ko Kredit/			ATMR/	Beban Modal /* Captar			Tagh		lah Womporhio	ingkan Dempak Credit Risk Mitig	Witigaal Flaiks	Kredit/			ATMR/EWA	Beban Model Capital	Particilo Category
	O%.	20%	25%.	40%	45%	50%	75%	100%	150%	Lairenya / Othera	AWA	Chargo	0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya/ Othera		Charge	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
(2)	(3)	(4)	(5)	(5)	(7)	(2)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(15)	(17)	(10)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(25)	(2)
Eksposur Norsos																									Balance Sheet Exposures
Taghan Kepada Pemerintah	35,969,430		-	-		-		-		-	-	-	25,963,396		-	-	-	-			-	-	-		Claims on acressign
Taghan Kepada Entitus Soldor Publik	-	324,482	-	-	-	9,947,355			******		9,121,545	729,732		432,231	-	-	-	9,543,611	-	109,134	-	-	4,961,386	336,911	
Taghan Kepada Bank Pembangunan Mulibaknal dan Lembaga Internasional	-			-	-	-	-	-	-	-	-	-	-		-	-	-	-		-		-	-		Claims on Multilations Development Banks and International Inditate
Taghan Kopada Bank	-	1,791,332	-	-	-	1,493,660	-	107,204	-	-	1,212,301	95,984	-	1,597,951	-	-	-	661,442	-	-	-	-	650,311	52,025	Chaires on Bard
Krodt Geragun Rumah Tinggal	-	-	344	-	-	-	-	-	-	-	120	10	-	-	368	-	-	-	-	-	-	-	129	10	Secured by Residents Property
Knodit Beregun Properti Komential	-	-	-	-	-	-	-	-	-	-	-	- 1	-	-	-	-	-	-		-	-	-	-	-	Secured by Commercial Real Enters
Knodil Pegawal Persources	-	-	-	-	-	32,158,917	-	-	-	-	16,079,459	1,296,357	-	-	-	-	-	35,660,136	-	-	-	-	17,034,060	1,426,725	Persioners/Other institutions employees loans
Tagihan Kepada Usaha Mileo, Usaha Kecil dan Portotoko Filiel	-	2,140,000	-	-	-	-	8,590,513	-	-	-	6,871,046	549,683	-	33,111	-	-	-	-	13,665,139	-	-	-	10,256,227	820,498	Claims on Micro, Small and Retail Portfolio
Taghan lapada Korponeli	188,107	7,133,602	-	-	-	12,790,501	-	58,634,216	627,987	-	67,394,051	5,391,524	120,170	6,300,501	-	-	-	10,064,469		67,093,812	235,255	-	73,730,211	5,000,057	Chairs on Corporate
Tagihan yang Tolsh Jaluh Tempo	-	100	-	-	-	-	•	2,344	374,725	-	564,453	45,157		216	-	-	-	-		23,213	473,773	-	733,916	50,713	Past due claire
Aset Lainnys	2,433,196		-	-	-	-	-	4,756,453	41,712	-	4,819,021	305,522	2,299,062		-	-	-	-		4,782,329	22,522	-	4,816,110	305,200	Other assets
Total Eksposur Norsos	59,590,741	11,390,332	344		-	55,390,433	9,590,513	63,500,217	3,766,471		106,062,096	9,404,960	29,502,520	8,402,010	360	-	-	55,937,650	13,666,139	72,000,400	791,550	-	112,990,350	9,039,221	Total Balance Shee
Eksposur Kewsjiban Komitres ri Kontinje naj pd Transaksi Rele ning Administratif																									Off Balance Sheet Exposures
Tagihan Kepada Pemerintah	-		-	-	-	-			-		-	-		-	-	-	-	-	-	-		-	-		Claims on acveraign
Taghan Kepada Entitas Seldor Publik	-	750,000	-	-	-	1,556,529	-	-	-		929,264	74,261	-	-	-	-	-	295,967	-	-	-	-	143,433	11,475	Chairs on Public Sector Entity
Taghan Kepada Bank Pembangunan Multisional dan Lembaga Informational	-			-	-	-	-	-	-	-	-	-	-		-	-	-	-		-		-	-		Chaire on Multilators Day alopment Banks am International Institut
Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Chairps on Alars
Knodit Berngun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property
Kedt Bengun Properti Komental	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Res Estate
Knodi Pogana/Ponsiuman	-			-	-	-	-	-	-	-	-	-	-		-	-	-	-		-		-	-		Persioners/Other institutions employees loan
Taghan Kepada Usaha Mileo, Usaha Kecil dan Portotolo Pitel	-	-	-	-	-	-	2,250	-	-	-	1,588	135	-	-	-	-	-	-	-	-	-	-	-	-	Gains on Micro, Small and Robal Portfoli
Taghan lepada Korponei	19,410	535,000	-	-	-	4,175,812	-	5,713,791	290,552		8,356,541	600,523	32,473	1,137,500	-	-	-	4,360,307	-	6,100,307		-	8,516,050	621,294	
Taghan yang Tolah Jajuh Tompo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		_		-	-	-	-	Plent dun cleine
Total Eksposur TRA Eksposur akibat Kegagalan Phak	19,410	1,295,000	-		-	5,732,341	2,250	5,713,791	290,552	-	9,295,492	742,919	32,473	1,137,500		-		4,547,174	-	6,109,397		-	0,659,484	592,759	OH Balance Sheet Exposures
Law an (Counterparty Credit Risk)																									Counterparty Credit Risk Persioners/Other institutions
Taghan Kepada Pemerintah	-	-	-	-	-	-			-	-	-	-	16,851	-	-	-	-	-	-	-	-	-	-		employees loans
Taghan Kepada Enthas Seldor Publik	-		-	-	-	-		-	-	-	-	-						-	-	-		-			Chaires on Public Sector Entity Chaires on Multiplicate
Tagihan Kepada Bank Pembangunan Multisional dan Lembaga Informational	-			-	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	Development Banks and International Institute
Taghan Kepada Bank	-	292,651	-	-	-	351,197	-	1,304	-	-	1,137,980	91,038		530,016				322,986	-	3,940		-	1,030,769	93,102	Chairm on Dan
Tagihan Kepada Usaha Mileo, Usaha Kecil dan Portololio Filiel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Robal Portfoli
Taghan lepada Korponei	-	37,460		-	-	12,989	-	1,924,796	-	-	1,930,793	155,103	-	-	-	-	-	-		1,690,023	-	-	1,680,022	134,402	Chairte on Corporate
Total Eksposur Counterparty Credit		330,311				364,176		1,925,100			3,076,762	245,141	16,951	530,016				322,906		1,093,963			2,719,791	217,504	Total Counterparty Gredit Plak Exposures



9. NET CLAIMS AND CREDIT RISK MITIGATION TECHNIQUES

Risiko Kredit *Credit Risk* Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank Secara Individual *Net Claims and Credit Risk Mitigation Techniques - Bank Stand Alone*

Agunan/ Collabral 2,092,526 35,668,13 1,980,77 4,954,245 75, 450, 440 10,616,75 8,749,429 6,036,467 5, 035, 457 156, 140,985 10,616,75 Tagihan Kepada Pemerintah Tagihan Kepada Entites Sektor Publik Tagihan Kepada Bank Pembangunan Gedit Beragun Propert Komercea Gedit Pegsesi Pensiunan Taghan Kepada Usaha Mikro, Usaha Kecil dan 2,250 6,547,353 1,638,677 7,245,897 13,051,362 4,195,230 8,856,132 11,925,544 7,532,764 Eksposur Counterparty Credit Risk Tagihan Kepada Pemerintah 645,34 645,341 856,940 Portofolio Rifeli Tagihan kepada Korporasi 2,553,816

Risiko Kredit Credit Risk Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank Secara Konsoli Net Claims and Credit Risk Mitigation Techniques - Consolidated Bank and Subsidiary

														(caren jusen ruplen i în nil do	n rasplan
					TO IT THE TOWN 300						SECRETARY SET OF				
No.				agian yang dijamin i	COMPTE GLUTTERNOON	g e	magian yang deas dijamin /			magian yang dijamin /	craims guaranasse ay.		magian yang dasa oljamini		NG
MD.	Kalegori Poncecilo	No cales	Agurun / CORRNER	caremetr causement cours	Asserted knock/ check markets	Lahnysconerz	craims nov guaranuesc	Ann Califor	COMMUN. VGRUNA	CATATORY EVET	A suranti kracki czedynawance	Lahinya canara	CONTRA NO GLAT ATHROCO	Potrodo cas gorg	Wa
(7)	(2)	30	[4]	(4)	(4)	(F)	(The (Th(Q=(1)=(Q=(7))	(%)	(10)	(11)	(12)	(13)	(14)-(9)-(10)-(11)-(12)-(12)	(7)	(7)
A	INSPIRE NEWS													ливист или процест	A
1	regine repeat remember	35,960,435					30, 966, 630	26,863,386				-	26,60,36	calina on sovereign	- 1
2	raginal opera unitia statu ruzik.	12,963,884					12,003,004	10,066,875	386,280		-		1,647.6	duint on Aut Conden tilly	2
2	reginal repeat sent Personganen wuldagen om urstage referencen		-	-	-	-	-		-	-	-	-	-	cains or wallains awarpned sand are rismalional politic	3
4	raginal oppositions	3,312,196		-			3,382,186	2,310,313	-		-		3,268,393	califer on rece	- 6
	cood rangen reuran tingga	364					344	268	-		-		200	signery mianta repay	
	cod wogan regad complia							-	-	-	-	-		section by commercial year incides	-
7	cool regard remiums	32,166,917					33,166,917	30,660,156		-			30,550,135	rentmerche inflation expayee aux	7
	reginer dipada Litera Mari, Litera kaid den markatako miliki	10,731,321	2,119,282	-	21,826		8,889,813	13,500,300	-	-	23,111	-	13,555,138	calins on wide, amou and resid restate	
	regine egyca rotyzeki	79,374,413	10 624,804				Street con	51,002,307	8,421,768	-	-	-	78,450,440	calife or capanin	
10	ogner mås, norr prey seriger	377,177		-	108		377,060	487,302	-	-	216	-	436,306	red awaten	10
11	And Labry s	7,231,361					7,201,361	7,103,813		-		-	7,103,913	cing and	111
	том выхроки метяся	160,229,081	12,764,30		21,633		169,663,181	150,125,541	5,011,000		23,327		171,283,617	том имено и рока на	
	cuspour resemby contrained													анала жи произ	
1	Taginat raceus remerbin						-	-	-	-	-	-	-	cal ma on several on	1
	recine space units swarrings.	2,306,529					2.30,129	26.00				-	25.57	delite of Public and a right	2
3	righte open on restagan withthe on a stage rieseline		-	-	-	-	-	-			-	-	-	calm on wallaters coveragement senso and primations: match	2
	regime repairs two.						-	-			-			colifer on rank	· ·
	katof sengun Human Tingga						-	-						arcancey resistation repetly	
	otal singui rapidi contale				-		-	-	-	-	-	-	-	ancient by committee researching	6
7	cod regard residue									-		-		rentmerche inflation expayou aus	7
	reginer dipade Libera Marty Libera kod den martando miliki	2,390		-	-	-	2,200							colim on wide, amazano ratial restrato	
	TROTHE GOIGN FOTOTRO	10.742.MD	4,116,200				E 647 300	11.53m.507	4,380,780			-	7.240,007	contra on comondo	
10	regiment makes, more greet greetinger										-		-	red an of the	10
	YOM HARDEN MAKING Application	13,061,362	4,116,230	-	-	-	5,596,132	11,828,846	4,383,750				7,032714	том се-именся ження вероменя	
$\overline{}$	A STATE OF THE STA														$\overline{}$
E	rasponer country party credy size													country and rise exposures	c
1	raginal rapace remeridan						-	15,881	-	-	-	-	16,861	cal micro severágo	1
2	таділе карасы і гібір ханізг ічалік				-									dains on Audic sudden tilly	2
3	ragine repaix son Perbarguran wullabra on Unitaga menaliona	-		-	-	-	-	-	-	-	-	-	-	cains or watering coveragned sense and phenational radials	2
4.	regime repeat term	G68,361		-	-		Ge4,341	106,943	-		-		MA, HO	confirm on many	4
	raginar rapaca usana sékra usana kaci san maharako nitu				-		-		-	-	-	-	-	वर्तान का स्रोटन, आपसा साव गरीबी गरीबीच	
6	regime equal copyriel	1,875,248		-			1,974,245	1,680,023	-		-		1,580,000	casine on corporale	6
	rou mapour country y criar	2,620,656		-			2,630,8M	2,863,516		-			2,863,216	tour conveying credit rise apparen	
	TOWN (A. III.C)	187,801,000	16,839,48		21,623		190,839,070	194,608,301	13,204,775		20,207		101,371,007	TOWN (ALL ELC)	



10. CREDIT RISK WEIGHTED ASSETS CALCULATION USING STANDARDIZED APPROACH

Risiko Kredit/ Credit Fisk
Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank Secara Individual
Credit Fisk Fisk Weighted Assets Calculation using Standardized Approach- Bank Stand Alone

								(dalam jutaan Rupish / in million	A RIVE
П			31 December / December 2020			December 2019			Т
ю.	Katagori Portofolio	Not Claims	CERM THE SECOND SERVICE PARTY AND A PARTY	ATMR weigh MRK / RWA post CRM	Net Claims	AT MIC MEDIUM MICK.	AT MIC MINISTER MICK.	Portidio Catagory	١,٨
a l	2)	(3)	(4)	(E)	ID.	m		a)	-
П	Tapiner Kreada Phreedrich	30,515,454	-		21 D45714	-		Câlma on adversig	7
┪	s. Tagitan Kapada Pemerintah Indonesia	30,515,454	-	-	21,966,714	-		Calms on Indonesian sovereign a	
┑	b. Taghan Kepada Persehibih Negara Lain				-			Claims on Other sovereign 5	6
	Tapiner Kenada Ertiba Sektor Publik	12.016.071	9 000 000	6 (EQ. 10)	225.037	E.094.041	4100730	Chairer on Public Sector Entit	e l
П	Tagifiser Kapada Rienk Permbanguran Mutilalandi dan Lembaga Intermektrali							China or Matheral Davidgmen	
		-		-	-	-	-	Bark's and International Institute	
	Tagifiser Kripsels Roek	3,144,137	1,100,000	1,162,680	2,000,000	616,030	0.00	Citatros en Rista	*
	s. Taghan Jangka Pendek	1,001,010	101,070	E01,0F0	1,541,022	36,76	36,7%	Shart Terms	aT.
	b. Tachier Jerola Pietiero	1,222 (35)	E1618		54194	77102	2000	Long Term 5	
	Kindt Berigun Ruman Tinggal	364	120	120	300	129	129	Secured by Residential Properly	
	Kedt Brogun Propet Komeniel	-		-		-	-	Secured by Commercial Real Exten	
П	Redt Regent Persianan							Persioners/Offenindfultour employee	-
4		第1回97	15079.69	15,070,450	X,GL1X	17.034.00	17,834,068	ian ian	4
1	Taghan Kapada Usaha Miro, Usaha Kecil dan Portotolo Pital							Claims on Micro Small and Reta	
4		1,980,773	1,485,580	1,473,761	436,76	3,7 15,GSc	360,03	Partici	
	Taghan lepada Korponei	75,35,101	723402	Ø,38k,061	15,153,70	77,994,761	73,736,211	Chilms on Corporal	
	Tagihan yang lalah jalah lampo	374,033	142,260	E2,100	Ø1,901	710,06a	710703	Prof due chire	
1	s, Kndt Brogun Rureh Tingpé							Chalf with Residents/House Calleton	*
+	b. Selain Kerdit Dangun Rumah Tinggal							Other than Gradit with Assistantial Abuse	-
- 1		374 833	#2.50	E2.100	Ø190	710.98a	710703	Calistral 5	
	And Labora		-	4.436.164	C05.40	7.70,000	44500	Other Asset	
	s. Useg tural, emas, der commemorate coin				1		-		_
	a cargoral, may see continuous con	1,303,222		_	1,507,700			Cash, gold, and commenced to cale a	
┑	 Respectives (widels young merchall feldor paragrating model) 							by extraori (other than the capita	
		22,520		33,783	22,622		33,713	neducitive factor) is	
Т	 Phrysriaen model somerbess delem neigka molnulturisses kredit 							I migraty open in minor in to	
4		-		-	-		-	handwark of and heat schaling it	
-1	 Phrysrisen in pack paraselnen in sanger yang tidak terdafar di 							Perilipation in Franchi companies no	
_	broa	22,620		33,763	22,522		33,713	Bated on the exchange 2	
T	3) Persysteen in pack parasition in congenying in table of burst							Periodox in Francial compensor Info on the exchange 2	
+	c. Assit takep den inventerta meto	2.02, 071		2.05.01	1,004,190		1,684,196	Found appears and not inventory of	
	d. Agunan Yang Diambil A lih (AYDA)	19 120		20.7%			, , ,	Forndamid Colletes (RYDR) of	
+	a Artie kertor reto	14.00		-				hite Office Assets o	
	Lahres	2,345,725		2.365.725	2742,020		2742020	Others	
-	100	12,000 040	100124 93	100 100 271	164,87,42	18,37,464	106,967,246	Total	_

								(dalam jutaan Rupiah / in million i	HISTORY
			31 December: December 2020			December 2019			
No.	Katagori Portololio	Tagihan Baroth/ Net Clairce	ATMR sebelum WRX / AWA pro CRM	ATMR with MFK / FMA post CRM	Tagihan Remih /	ATMR to belum MRK/	ATMR metalah MRK /	Portfallo Catagory	Ma.
(1)	(2)	D	(a)	(E)	(B)	m	620	(C)	(60)
	Tagihan Kipada Parashhish	-	-			-		Chims on soveraign	
	s. Tagifon Kapada Pemerintah Indonesia	-	-			-		Chine on Information severage a	
	b. Taghan Kapada Pemerinbih Nagara Lain	-				-	-	Claims on Other soveraign is	
N	Taphan Kecada Entitios Saktor Publik	2.35,120	20,34	28.32	26.87	14143	1443	CHARGE OF POLIC SHOOT BIRTY	
3	Tagher Kepada Berk Pemberguner Muttidensi dan Lembaga Internasional							China on Matheir d Davelopment Barks and introduced institute	
4.	Tagihan Kepada Rank		-					Claims on Bark	
	s. Tacher Janda Perdik							Shart Term a	
	b. Taghan Jangka Panjang							LongTerm b	
	Kedi Bregan Rumin Tingpi		-			-	-	Secured by Residential Property	
	Kedt Brogun Poperi Komeniel	-	-			-		Secured by Commercial Real Estate	4
	Kedt Right of Persiana							Peral ceans Other institutions' employees loans	7
	Taghan Kepada Usaha Miro, Usaha Recil dan Portoblo Pital	2750	1,000	1,98		_	-	Claims on Micro, Small and Ratel Particle	
	Tagihan legada Korponeli	10,742,685	10,462,772	1,36,50	11,630,077	10720,672	# E+E 000	Chine on Copanie	
9	Technol word high light larger		-					Part due chime	10
	a, Kndf Brogun Rurah Tingpi							Chalif with Residential House California A	
	b. Selain Kedit Bangun Rumah Tinggal							Other than Gradif with Alexidadal/Alexan Calinteral b	
	Total	13,061,362	11,302/24	1,38,42	11,85,5ee	10,272,106	8,668,483	Total	

1 Disposur yang Menimbulian Risko Knedi sébat kegagalan Pihak Lawan (Courterparty Cnedi Risk) (Exposures That Caused Cnedi Risk due to Failure of The Opposing Perty

	(delen-		Rupish /		-	_	Orașie.
_		-	PERSONAL PROPERTY.	•		-	-

			21 DESCRIPTION DECEMBER 2020			LECTRONIC STATE			
Nio.	Katagori Portololio	Tagihan Baraih/ Net Clairce	ATMR mebulum MRX / RWA pro CRM	ATMR weigh MRK / RWA post CRM	Tagihan Remih / Net Chairm	ATMR to below MRK/ RWA pts CRM	ATMR metalah MRK / RWA post CRM	Portfullo Catagory	No.
(1)	8	(3)	(4)	(E)	(3)	(4)	(12)	(C)	(10)
1	Technol Kronda Photochish							Chiera on severales	
	s, Tacifer Kecada Pemerintah Indonesia							China an Indonesian savereign a	
	b. Taghan Kapada Persehibih Negera Lain							Chatra on Other soveraign &	
	Tagher Kepada Enther Saktor Publik					-	-	Chairer on Public Sector Ently	
	Tagihar Kipada Bank Perdangunan Multidansi dan Lembaga Internasional				_			China on Matheir d Davelopment Backs and introduced institute	
	Taghan Kepada Bank							Claims on Burk	
	s. Tagitan Jangia Pendek	•						Shart Ferre a	
	b. Taghan Jargia Panjarg	٠		-				LongTorm b	
	Tagihan Kepada Usaha Miero, Usaha Kecil dan Portotolo Pital				_			Chine on Migro, Small and Reball Particle	
-	Tagitan lepada Korponeli			-				Chine on Coparate	-
	Total							Total	



Orbital		

			31 December / December 2020			/ December 2019			
No	å nix Transaksi	Ntel Disposur / Exposure	Faltor Pengurang Modal / Capital Deduction Factor	ATMR/ FWA	Nibi Doposur / Exposum	Faitor Rengurang Model / Capital Deduction Factor	ATMR/RWA	Transaction Type	No
(1)	(2)	(3)	(4)	(2)	(2)	(7)	(2)	(2)	(11)
	Dillery versus payment						-	Delivery wereas payment	
	schieben Model (PK (5-15 hort)						-	a. Ini. capital charge (E-1 E day s)	
	b Relay Model 12%, (16-30 her)						-	E TOLE COMPA CARACTER LIFE SO COL 1	
	c Slebsen Model 75% (Sn-46-hoer)						-	 75% capital charge (3) + 5 days) 	
Г	d Skiber Model 100% (kibih diel 46 her)				-		-	d 190% capital charge (mon than all days)	
2.	Non-distance served		-					Non-delivery versus payment	Z
	Total		-			-		Total	

						(dalam jutaan Rupiah / in million i	Riggish/
			Direction 2000	31 Demember / December 3	N Ø		
104	Jenis Transaksi	Faltor Pengurang Modal / Capital Deduction Factor	ATMR/AWA	Faltor Pengurang Modal / Capital Deduction Factor	ATMR/RWA	Parsaction Type	No
(1)	(2)	(0)	(40)	(E)	(E)		
1	ATMH BEET-REPORT SHATTERED young strong sanger Michiel Laterial Hearty (1881-A (1978-1971 (1978-19				-	Approach (EASA) Method	1.
2	ATMR stee Disposur Sekuritises yang dihitung dangan Melada Stenderdand Approach (SA) pangarahan				-	RWA or Securitization Exposure calculated by Standard and Approach (SA) Method Regularisation	1 1
3	Disposor Sekurtikasiyang merupakan Paktor Pengunang Model Inti Utana			-		Securitoritin Exposure which it a Core Capital Reduction Factor	in .
	Total	-				Total	

6. Elaposur Derivatif / Derivative Exposure

						(0	alam jutaan Rupkah / in mililion Rupah)
	Martin Barrer	24 December /	December 2020	2t Desemb	er/December 2019	Marine Barrer	
No	Kategori/ Category	Tagihan Bersih / Net Claires	ATMR	Taghan Barolh / Akt Claims	ATMR	Kategori/ Category	*
1.	Tagifise Kepada Permetriah		0	15,001		China on sovereign	f
Г	a. Tagihan Kepada Pemerintah Indonesia	-	-	15,801		China co/odorestes screnigo a	
	b Tagiften Kepada Pemerintah Negera Lain	-	-			Gallera on Other schronige is	
2.	Tagihan Kapada Ertitas Saktor Publik		-		_	Chaires on Public Sector Ently	2
1	Tagihan kepada Rank Pembanguran Mullistrasi dan Lembaga Internasional		-			Outro on Multidard Development Barks and Introduced food tale	3
4	Tagher lepels literk	GG.3er	25.67	85,90	7147	Chime on Bark	4
	a Tagihan Jangka Pandak	23.00	4738	37.26	13001	Shari Turmus	
	b Tagher Jergia Penjerg	Ch.03	200729	999	298.3%	LongTiermit	
E	Tagihan Kepada Usaha Miles, Usaha Recil dan Portotolo Filisi					Chimo on Micro, Small and Robil Particle	E .
- 6	Tagihan Kapada Korponeli	1,07,04	1, 836,763	1,000,000	1,000,000	Claims on Corporate	£
7	Eleposur ferfirming det Credit Valuation Adjustment (CVA risker eighted a		803,612		70,30		7
$\overline{}$	Total	2,630,000	1000	2,43,00	2712791	Otal	

7. Total Pengularan Risiko Karda (1-2-3-a-6-6) / Total Grade Risk Massar ament (1-3-3-a-6-6)

(dalam jutaan Ruptah //n million Ruptah)

		31 (Simplest) (Simplest 2006)	SECRETARISM STATES OF STATES	
	It December 2013	3t December 2013	31 December 2013	
TOTAL ATMR RESKO KREIDT	CAD	112 002 125	107,336,620	TOTAL CREAT REN RWA
				RMA CREDIT RISK DEDUCTION FACTOR:
FAXTOR PENGURANG ATMR RESKO KREDIT:		l .		The difference between PRKA's general
Salish abih artera cadengen umum PPKA atas aset produkti yang enjib		I		manives on productive agents that must be
divising den		I		calculated and
1,25% ATMR untuk Risiko Kredit	(60)			1.30% RW A for Cards Risk
TOTAL ATMR RESIXO KREET (A) - (E)	(C)	112 002 125	107,336,630	TOTAL CREDIT RESK RWA (A) - (R)
TOTAL PARTOR PENGURANG MODAL	m ·			TOTAL CRATAL DEDUCTION FACTOR



Risiko Kredit/ Credit Risk

Total

Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank Secara Konsolidasi Audited dengan Entitas Anak Credit Risk Risk Weighted Assets Calculation using Standardized Approach - Consolidated Bank and Subsidiary

2,002,00 30,160,910 1907946 15,079,49 35,463,13 17,834,060 17,804,000 104.60 22.773 Tagihar yang telah jelah tempo a. Kradi Bengun Rumah Tings 30, 177 EE, EE a,z 734,107 733,910 Aud Lahres s. Using tursi, erres, den commencedie coin 2,4四1第 2,799,002 . Perserban bekin yang merjadi hidor pengunang m by adment other than the codts 25 33,763 72,523 33,760 7) Phrysriaen is pada parasahaan is sanganyang tidak kedallar di 23,625 33,763 72,522 33,783 British on the exchange 2 Velopation in the other companies from na 3) Phrysriaen lepada perusahaan leuanganyang lentahar di buna 7, 341, 644 106, 102, 006

	apour resignan kommen kommens para i nastadi kelantig Adr	man, e carreport acor	and the same of th	a ap mana ann apmon				(dalam jutaan Rupiah / in million)	Rights
			31 December: December 2020			December 30kg			
No.	Katagori Portololio	Tagihan Bersih/ Net Clairce	ATMR sebelum MRK / AWA pro CRM	ATMR which MRK / RWA post CRM	Tagihan Darsih /	ATMR to below MRK/	ATMR motion MRK/	Portidio Catagory	Ma
(1)	(Z)	(3)	(4)	8	0	m	120	(3)	(50)
	Tagihar Kapada Persehiah					-	-	Chima on severage	1 1
	s. Tagiften Kapada Pemerintah Indonesia	-						Calms on Indonesian saverage a	4
	 Taghan Kapada Pamarintah Nagara Lain 							Chairs on Other soverage &	
2	Tapings Kronda Entities Seldor Publik	2.30, 620	20,25	GR. X2.	75C. (C.)	143.433	163 633	Grains on Public Sector Entity	1 2
3	Tagher Kepada Bark Perdangunan Multidend dan lambaga hibmastoni							China on Matheir a Development Banks and International Institute	
	Tagiften Kapada Rierk					-		Citylina on Black	
	s. Tacifer Janoba Plotobik	-		-				Start Terms	
	b. Tacher Jerola Periero	_						LongTerm b	
	Kndt Brigar Rumin Tirgpi	-				-	-	Secured by Amidnetial Property	
E	Knot Brogun Propert Komenial	-				-	-	Secured by Commercial Real Extens	6
	Kedt Reginal Resizue							Peralaners/Other insthultural employees loans	7
B	Tagher Kepada Usaha Miles, Usaha Recil dan Portotolo Pitral	2350	1,000	1,500		_	_	Chime on Micro, Small and Reball Particle	
9	Tapihan la cada Koroomali	10742188	10 452772	1,36,50	11,030,077	10720.072	Q E+C,000	Chine on Comornio	
10	Tapiner were leich leich lerron							Prof due chine	
	s. Kndt Brogun Rursch Tingpé							Credit with Residented Rosses Collebras	
	b. Selsén Kerdit Bangun Rumah Tinggal			_				Other than Gredit with Residential House Editation is	
	Total	13,061,362	11,302/24	9,36,60	11,85,5ee	10,272,106	0,610,423	Total	T^{-}

alian Rinko Kredit aldari kegagalan Pitak Larum (Counterparty Credit Rink) (Exposures That Caused Credit Rink due to Fallum of The Opposing Party

(dalam	diam'r.	Rupini i	h	6	Rapia	h

								Committee of the Commit	
	d		31 December: December 2000			December 2019			
No.	Kategori Portofolio	Net Claims	ATMIN BEGINNINGS THAT A PART (AND A PART)	ATMR which MPK / PMA post CRM	Net Claims	RWA po CRM	RWA post CRM	Portfallo Catagory	Ma.
(1)	(8)	(3)	(4)	8	(3)	(4)	8	(2)	(60)
- 1	Tagihan Kapada Permetriah					-		Claims on advange	1
	s. Tachan Kasada Pemerintah Indonesia					-		Later of Personal Confessor A	
	b. Taghan Kepada Pemerinteh Negara Lain	-				-		Claims on Other screnge b	
- 2	Tagiften Kapada Ertifige Saktor Publik		-			-	-	Chaires on Public Sector Ently	2
3	Tagher Kepada Bank Perdanguran Mutilalani dan Lendaga Intersektual							China on Matheiral Davelopment	-
						-	-	Barks and Introduced Institute	4 -
	Tagihan Kepada Bank							Citatros on Bank	
	s. Tagher Jergia Pindak	-				-	-	Shari Terre a	
	b. Taghan Jangka Panjang	-				-	-	LongTerm b	
-	Taghan Kepada Usaha Miles, Usaha Recil dan Portotolio Rital							Chine on Micro, Small and Rebil Particle	3
-	Tagihan lepada Korponeli		-		-	-		Chine on Coparate	-
	ON.					-		Total	



a. Eksporur yang Menimbulkan Risiko Knedit akthet Kegagalan Selelmen (artifement risik) / Exposurer That Caused Chedit Plat due to Sedement Failure

	District.	

								(Casam jaraan Hupan / at march)	-
			31 Desember: December 2020			December 2019			_
No	ah nin Transaksi	Mini Disposar / Esposare	Faltor Pengurang Modal / Capital Deduction Factor	ATMR/ FWA	Nibi Stopour / Exposum	Faltor Rengurang Modal /Capital Deduction Factor	ATMR/RWA	Transaction Type	No
(1)	(2)	(3)	(a)	(D)	(E)	(0)	(0)	(2)	(11)
1.	Dillery versus payment						-	Delivery versus payment	1.
	s.Darbert Mixtel DYL (G-1G heet)						-	a. Pri capital charge (E-1 E day s)	
	b Relay Model GML (1G-30 har)						_	E sour compa comba Le-so de si-	
	c Sleiben Model 75% (Sn-46 hert)						-	c 75% copie charge (3 + 5 days)	
Г	d Robert Model 100% (Biblin dief 45 heef)	-		-	-		-	d 190% cythil charge (mon than al- days)	
2.	Non-distance service payment							Non-delivery venture payment	Z.
	Total		-			-		Total	

6. Eleposur Sekurtitusi/ Securiduation Exposure

(dalam latean Rupish / in million Rup

			Director 2000	31 Demember / December 3	79		
	Antis Transaksi	Faltor Pengurang Modal / Capital Deduction Factor	ATMR/AWA	Faltor Pengurang Modal / Capital Deduction Factor	ATMR/RWA	Partiaction Type	No
11	Ø)	(0)	90	(E)	(E)		
•	ATMH BEET-REPORT SECURISE (SING STRONG SINGLE MICHES LIBERTE HEITE (1881 A (CITAL) (LHLIA)		-		-	Approach (ERIA) Method Approach (ERIA)	
2	ATMR stee Disposur Sekuritised yang dihitung dangan Melada Stenderdand Approach (SA) pangwalan		-		-	RWA on Securitization Exposure calculated by Standardine Approach (SA) Method Regularization	
3	Eleptour Sekurificacily ang merupakan Faktor Penguneng Model Inti Uherra			-		Securitoritin Exposure which it a Core Capital Reduction Factor	
	Total	-	-			Total	

C. Elaposur Berkraff / DefrativeExposure

dalam jutean Rupish/ in mfilion Rupish)

						(9	dam jutiwan Rupkah / in milikon Rupakh)
_	Manager Barrers	21 December /	December 2020	3t Describ	er/December 2019	Marine Barrer	_
NO	Kategorii Category	Tagihan Bersih / Net Clairos	ATMR	Tagihan Bareth / Net Claims ATMR		Kategori/ Category	
1.	Tagihan Kapada Parmetrish			15,001		Citatria on sovereign	f
	s. Tagiten Kepada Pemerintah Indomesia	•	-	15,000		Cities on indonesian sovereign a	
	b Tagiften Kepada Pemerintah Negera Lain				_	China on Other sovereign is	
2.	Tagher Kepada Ertiba Saktor Publik	-				Chaires on Public Sector Ently	2
1	Tagihan kepada Rank Pembanguran Mulilabrai dan Lembaga Internasional	-				China on Multidard Development Barks and International load to be	3
4	Tagitan lapada Bank	G6.3er	75.67	855 943	771.437	Chime on Bark	4
	s Tagihan Jangka Pandak	23,500	4731	37.36	12001	ShriTerns	
	b Tagihan Jangka Prenjang	624,633	200729	9997	24.34	LongTurmis	
ui .	Tagihan Kapada Usaha Miera, Usaha Recil dan Portotolo Ribal					ChimononMicro, Small and Retail Particle	2
6	Taghan Kepada Kerponal	1,07,74	1,000,763	1,000,000	1,000,002	Claims on Corporate	£
	Disposur ferfirrberg der Credit Valuation Adjustmert (CVA risker eighted a		803,612		707,332	Weighted exposure of Credit Valuation Adjustment (CVA risk weighted asses)	7
	i dia	2,030,000	1900	2,223,040	2712791	Otal	The state of the s

7. Total Pengularan Raiko Kredit (1-2-3+e-6+6) / Total Gredit Risk Maxamement (1-3-3+e+6+6)

(dalam jutaan Rupish //n million Rupish)

		21 DESCRIPTION DECEMBER 2000	THE RESIDENCE OF THE PROPERTY SAFES	
	21 December 2013	3t December 2013	31 December 2013	
TOTAL ATMR REIKO KREDIT	CAD	118 675 360	124,361,632	TOTAL CREAT ROX RWA
				RMA CREDIT RISK DEDUCTION FACTOR
FAKTOR PENGURANG ATMR RESKO KREDIT:				The difference between PPAA's general
Selisih bibih antara cadangan umum PPKA atas aset produktif yang engib				manifes on production agents that must be
dihitung dan				calculated and
1,25% ATMR untuk Riniko Kredit	(32)			1.26% RW A for Cardit Risk
TOTAL ATMR RESIXD KREZET (A) - (E)	(C)	118,6%,360	124,360,632	TOTAL CREDIT RISK RWA (A) - (R)
TOTAL PARTOR PENGLEANS MODAL	(TB			TOTAL CAPITAL DEDUCTION FACTOR



11. COUNTERPARTY CREDIT RISK DISCLOSURE

For the Bank, counterparty credit risk is risk arising from non-performing credit payment by a counterparty on a contract with the Bank, causing a potential loss for the Bank to replace the contract.

Counterparty credit risk generally emerge in FX swap and repo/reverse repo transactions. Mitigation of Counterparty credit risk is implemented in accordance with SEOJK No.42/SEOJK.03 /2016, with recognizing the collateral, guarantee, pledge, or credit insurance, and complemented by the Bank's policies on the management of counterparty credit risk.

12. ANALYSIS OF COUNTERPARY CREDIT RISK EXPOSURE (CCR1)

		a	b	c	đ	e	f
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulatory EAD	Tagihan Bersih	ATMR
1	SA-CCR (untuk derivatif)	916.804.655.741	955.042.811.627		1,4	2.620.586.454.315	
	Metode Internal Model (untuk derivatif dan SFT)					N/A	N/A
	Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT)					N/A	N/A
4	Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT)						
5	VaR untuk SFT					N/A	N/A
6	Total						

13. CAPITAL CHARGE FOR CREDIT VALUATION ADJUSTMENT (CCR2)

	a	b
	Tagihan bersih	ATMR
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	902.512.479.573	
Total sesuai CVA Capital Charge	902.512.479.573	

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

	a	b	c	d	e	f	g	h	i
Kategori Portofolio	0%	10%	20%	50%	75%	100%	150%	Lainnya	Total Tagihan Bersih
Sovereigns									
			292.850.722.031	351.186.702.249		1.303.565.967			645.340.990.247
Non-central government public									
sector entities (PSEs)									
Multilateral development banks									
(MDBs)									
Banks									
Securities firms									
Corporates			37.459.836.411	12.989.310.784		1.924.796.316.873			1.975.245.464.068
Regulatory retail portfolios									
Other assets									
Total			330.310.558.442	364.176.013.033		1.926.099.882.840			2.620.586.454.315



15. NET DERIVATIVE LOANS (CCR6)

	a	b		
	Proteksi yang dibeli	Proteksi yang dijual		
	(Protection bought)	(Protection sold)		
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)				

16. QUALITATIVE DISCLOSURES ON SECURITIZATION EXPOSURE (SECA)

There is no securitization exposure

17. SECURITIZATION EXPOSURE IN THE BANKING BOOK (SEC1)

There is no securitization exposure

18. SECURITIZATION EXPOSURE IN TRADING BOOK (SEC2)

There is no securitization exposure

19. SECURITIZATION EXPOSURE IN BOOK BANKING AND WITH RELATED TO ITS CAPITAL REQUIREMENTS - BANKS ACTING AS ORIGINATOR OR SPONSOR (SEC3)

There is no securitization exposure

20. EXPOSURE OF SECURITIZATION IN BOOK BANKING AND ITS CAPITAL REQUIREMENTS - BANKS ACTING AS INVESTORS (SEC4)

There is no securitization exposure



21. GENERAL RISK EXPOSURE DISCLOSURE

Credit Risk in BTPN is a prudential principal to avoid risks that arise as a result of other parties' failure to meet their obligations to the Bank, including credit risk due to debtors' failure, credit concentration risk, counterparty credit risk and settlement risk.

1. Credit Risk Management Framework

Calculating credit risk is done based on portfolio and transactional. The calculation may use both quantitive and qualitative methods in accordance with the standards of BI, OJK and/or adopted best practices or internal model developed by the Bank. Credit risk measurement is carried out, among others, through: risk ratings and stress tests.

2. Adequacy of Policy, Procedures and Limit

The credit policy of Bank BTPN refers to the Regulation of the Financial Services Authority No. 42/POJK.03/2017 on the Requirement to Prepare and Implement Credit or Financing Policy for Commercial Banks. The credit policy is the guidelines to implementing credit processing by the Bank. The Bank periodically reviews policies and procedures, especially if and when occur changes in the economic conditions, changes in the regulations and/or business approaches. This policy aims to establish credit risk management in accordance with global standards as an internationally active Bank and carries out appropriate credit programs in an organize manner for the Bank's better credit culture.

The Bank is categorized as one of the systemically important banks in Indonesia. For this reason, the Bank has established the Recovery Plan Document which includes its asset quality aspect. The recovery plan identifies the options to recover the financial strength and viability if the Bank faces burdensome pressures, especially in terms of the asset quality.

The Bank remains active in managing and supervising the risk management implementation and effectively improves the policies, procedures and risk management system development. Aside from establishing policies and procedures, the Bank also sets the limit to maintain credit risk exposure in line with the Bank's risk appetite.

The limit, among others, consists of limit in decision making authority in accordance with the competency of the decision-maker and the risk level as well as assurance that there is no conflict of interest in the credit processing provided to customers. Meanwhile, determining the Legal Lending Limit is done accordance with OJK Regulation No. 32/POJK.03/2018 and its amendment POJK No. 38/POJK/.03/2019 by taking into account the last updated regulation.

The Bank manages, and controls credit risk concentration wherever such risk is identified - specifically towards individual and group debtors and industries as well as geographic sectors. The available Mangement Information System covers detailed levels to detect unfavorable development at the earliest possible so that accurate actions may be taken in time in order to correct the declining credit quality or to minimize credit loss.

The Bank carefully monitors development of credit portfolio which allows the Bank to take preventive action in time should a decline in credit quality occurs, by early detection of problems and tight monitoring.

3. Adequacy of Processes in Risk Identification, Measurement, Monitoring, and Control, and Risk Management Information Systems

Bank BTPN's Credit Risk framework is implemented through an integrated process and consists of risk identification, measurement, monitoring, and control/mitigation processes. The process of credit risk identification, among others, is implemented starting from determining the industrial sector or customer segment to be funded, through analysis of customers' credit requests as well as analysis of products and activities that may potentially cause credit risks by conducting risk assessment on Product Programs. Based on the process of identifying such credit risks, the Bank takes measurement of the credit risks by utilizing the main indicators that show the customers' credit quality, such as the Non-Performing Loan and periodically measures the quality of the low-quality assets as well as monitor customers who are included in the watchlist account.

As part of the credit risk measurement, stress testing is conducted in order to evaluate the resilience of the Bank in facing extreme conditions. The system of measuring credit risk must take into account product characteristics, tenors, collateral aspects, default potential, and the Bank's capability to absorb potential defaults and conduct quantification of, among others the composition of asset portfolio including the type, exposure feature, credit growth, adequacy of reserves, concentration level and the quality of fund provision, incorporating level of problem assets and foreclosed assets, as well as the mark to market specific credit risk transactions. The Bank monitors actual credit risk exposure compared to the credit risk limit, the management of instead of troubled should be use



problem asset terminology credit as well as monitors the conformity between policies and implementation of credit risk management. Development of management information system is carried out in continuity in order to present credit risk information on regular basis.

4. Internal Control System for Credit Risk

The Internal Control System is implemented to manage risks that pose threats to the Bank's business continuity. For example, the implementation of effective handling procedures on credit in non performing by separating the function of settling non performing loans and the function of credit approvals.

Results from handling non performing credits must be documented to be used as materials for consideration in channeling or restructuring loans. Credit risk can also be controlled through risk mitigation, active management of position and risk portfolio as well as determining the targets of concentration risk limit.

5. Credit Concentration Risk Management Policy

The Bank manages credit concentration risk by monitoring among others, the industry sector exposure, particularly the types of loan, as well as individuals and business groups exposure.

6. Definition of Past-Due Claim

Claims that are past-due are all receivables in arrear for more than 90 (ninety) days, both on principal and/or interest payments.

7. Definition of Impaired Claim

The Bank conducts evaluation on financial assets/financial asset groups with diminishing value in each balance sheet date. Any receivables with impairment are determined based on financial assets/financial asset groups if objectively proven that the impairment occurs as a result of one or more events occurring subsequent to the initial recognition of the asset (loss event). Such loss event affects the estimated future cash flow of the financial assets or financial asset groups that can be accurately estimated.

8. In regards to estimation of loan provision

In regards to estimation of loan loss provision of financial assets, the Bank has applied PSAK 71 since 1 January 2020.PSAK 71 requires impairment loss to be recognized at the amount of the expected credit loss (12 months ECL) or lifetime expected credit loss (lifetime ECL) of financial assets. Lifetime ECL is expected loss originating from all possible expected lifetime default of financial instruments, while 12 months ECL is a portion of the expected credit loss from possible defaults within 12 months upon submission of report. Expected credit loss is a weighted probability estimate of credit loss (namely current value of overall cash shortfall) during the estimated life span of a financial instrument. Cash shortfall is the difference in the cash flow which the entity expects to receive. Since expected credit loss takes into account the amount and the time of payment, credit loss will remain to persist although the entity expects to be paid in full even after maturity. Expected Credit Loss ("ECL") is recognized for all financial debt instruments, loan commitments andfinancial guarantees classified as "hold to collect" or "hold to collect and sell" and has an SPPI cash flow. ECL is not recognized for financial instruments defined as FVTPL and equity instruments defined as FVOCI.

Credit exposure estimation for risk management purposes is complex and requires the use of models, due to varying exposures related to changes in market conditions, expected cash flow as well as course of time. Credit risk assessment of asset portfolio requires further estimation of possible default, from the ratio of related loss and correlation of default between parties. The Bank measures credit loss by use of Probability of Default (PD), Exposure at Default (EAD), Loss Given Default (LGD) and macroeconomic variables for forward looking estimation. In accordance with PSAK 71, the Bank applies the "Three-Phase" model for value changes based on the change in the credit quality since its initial recognition as summarized below:

- Financial instruments which do not experience a decrease in credit value since its initial recognition are classified in "Phase 1".
- If a significant increase in credit risk ("SICR") since its initial recognition is identified, the financial instrument is moved to "Phase 2" but is not yet considered to have experienced impaired in the credit value.
- If the financial instrument is experiencing a decrease in the credit value, the financial instrument is then moved to "Phase 3".

PSAK 71 is not applicable for Subsidiaries which is Shariah entity.



9. Credit Risk Disclosure with Standardized Approach

In calculating the Risk Weighted Assets (RWA) for credit risk, the Bank uses a standardized approach that complies with prevailing OJK regulation, namely the SE OJK No.42/SEOJK.03/2016 on the Guidelines for the Calculation of Credit Risk Weighted Assets with Standardized Approach. With using standardized approach, the risk weight is determined based on the rating of the debtor or the counterparty, in accordance with the portfolio category or a certain percentage for certain type of claim. The portfolio category is divided into claims on the government, claims on the public sector entities, claims on the banks, claims on the employees and pensioners, claims on micro, small, and retail portfolio, claims on corporations and on past-due claims.

The risk weight is determined based on the provisions stipulated by the Regulator. If claims are rated, the Bank will then use rating agency recognized by Regulator

10. Credit Risk Mitigation Disclosure

The Bank implements a range of policies and practices to mitigate credit risk. The Bank has the guidelines on the accepted types of collateral to mitigate credit risk. The types of collateral accepted are as follows:

- Land/or building
- Vehicles
- Equipment (including machines and heavy equipment)
- Cash collateral
- SBLC
- Account receivable
- Inventory