1. General - Key Metrics - Bank as Consolidated with Subsidiaries

in million Rupiah

No	Description	Period of 30 June 2022	31 March 2022	31 December 2021	30 September 2021	30 June 2021
	Available Capital (amounts)					
1	Common Equity Tier 1 (CET1)	195,096,147	187,400,411	196,114,396	191,283,174	181,626,564
2	Tier 1	195,096,147	187,400,411	196,114,396	191,283,174	181,626,564
3	Total Capital	203,014,784	195,075,282	203,621,221	198,381,042	188,604,107
	Risk-Weighted Assets (amounts)					
4	Total Risk-Weighted Assets (RWA)	781,575,602	776,537,322	758,288,767	724,742,291	713,946,369
	Risk-based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	24.96%	24.13%	25.86%	26.39%	25.44%
6	Tier 1 Ratio (%)	24.96%	24.13%	25.86%	26.39%	25.44%
7	Total Capital Ratio (%)	25.98%	25.12%	26.85%	27.37%	26.42%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital Conservation Buffer requirement (2.5% from RWA) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical Buffer Requirement (0 - 2.5% from RWA) (%)	0.000%	0.000%	0.000%	0.000%	0.000%
10	Bank G-SIB and/or D-SIB additional requirements (1% - 2.5%) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
11	Total of bank CET1 specific buffer requirements (%) (Row 8 + Row 9 + Row 10)	5.000%	5.000%	5.000%	5.000%	5.000%
12	CET1 available after meeting the bank's minimum capital requirements (%)	15.99%	15.13%	16.86%	17.38%	16.43%
	Basel III Leverage Ratio					
13	Total Basel III leverage ratio exposure measure	1,375,921,698	1,388,101,011	1,346,918,546	1,281,798,363	1,237,321,048
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	14.18%	13.50%	14.56%	14.92%	14.68%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	14.18%	13.50%	14.56%	14.92%	14.68%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.42%	13.73%	14.47%	14.56%	14.19%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.42%	13.73%	14.47%	14.56%	14.19%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	533,837,452	514,509,705	483,275,887	449,877,405	434,162,615
16	Total net cash outflow	132,898,925	125,478,919	120,687,059	113,662,225	111,813,631
17	LCR Ratio (%)	401.69%	410.04%	400.44%	395.80%	388.29%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	1,065,323,706	1,043,553,563	1,034,817,545	990,227,375	960,148,902
19	Total Required Stable Funding	612,646,898	588,391,772	572,616,224	544,981,601	536,020,991
20	NSFR Ratio (%)	173.89%	177.36%	180.72%	181.70%	179.13%

5. Capital - Composition of Capital (CC1)

No.	Component	Amount (in million Rupiah) Consolidated	Reference from Consolidated Statements of Financial Position
	Common Equity Tier 1 Capital: Instruments and Reserves		
1.	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	7,252,306	f
2.	Retained earnings	182,496,771	i
3.	Accumulated other comprehensive income (and other reserves)	15,860,325	h
4.	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	
5.	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6.	**Common Equity Tier 1 capital before regulatory adjustments**	**205,609,402**	
	Common Equity Tier 1 capital: Regulatory Adjustments		
7.	Prudential valuation adjustments	-	
8.	Goodwill (net of related tax liability)	(1,113,614)	a
9.	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(397,459)	c
10.	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A	
11.	Cash-flow hedge reserve	N/A	
12.	Shortfall on provisions to expected losses	N/A	
13.	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	k
14.	Gains and losses due to changes in own credit risk on fair valued liabilities	-	j
15.	Defined-benefit pension fund net assets	N/A	
16.	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	
17.	Reciprocal cross-holdings in common equity	N/A	
18.	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	
19.	Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	N/A	
20.	Mortgage servicing rights (amount above 10% threshold)	-	b
21.	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	
22.	Amount exceeding the 15% threshold		
23.	Significant investments in the common stock of financials	N/A	
24.	Mortgage servicing rights	N/A	
25.	Deferred tax assets arising from temporary differences	N/A	
26.	National specific regulatory adjustments		
	a. Difference between allowance for possible losses and	-	
	b. Allowance for losses on non productive assets required	(1,388,565)	
	c. Deferred tax aset	(6,621,387)	d
	d. Investments in shares of stock	(992,230)	
	e. Shortage of capital on insurance subsidiary company	-	
	f. Securitisation Exposure	-	
	g. Other deduction factor of common equity tier 1	-	
27.	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28.	**Total regulatory adjustments to Common equity Tier 1**	**(10,513,255)**	
29.	**Common Equity Tier 1 capital (CET1)**	**195,096,147**	

5. Capital - Composition of Capital (CC1)

No.	Component	Amount (in million Rupiah)	Reference from Consolidated Statements of Financial Position
		Consolidated	
	Additional Tier 1 capital: instruments		
30.	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
31.	Classified as equity under applicable accounting standards	-	g
32.	Classified as liabilities under applicable accounting standards	-	e
33.	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A	
34.	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35.	Instruments issued by subsidiaries subject to phase out	N/A	
36.	**Additional Tier 1 capital before regulatory adjustments**	**-**	
	Additional Tier 1 capital: regulatory adjustments		
37.	Investments in own Additional Tier 1 instruments	N/A	
38.	Reciprocal cross-holdings in Additional Tier 1 instruments	N/A	
39.	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	N/A	
40.	Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
41.	National specific regulatory adjustments		
	a. Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 1	-	
42.	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43.	**Total regulatory adjustments to Additional Tier 1 capital**	**-**	
44.	**Additional Tier 1 capital (AT1)**	**-**	
45.	**Tier 1 capital (T1 = CET 1 + AT 1)**	**195,096,147**	
	Tier 2 capital: instruments and provisions		
46.	Directly issued qualifying Tier 2 instruments plus related stock surplus	333,250	
47.	Directly issued capital instruments subject to phase out from Tier 2	N/A	
48.	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49.	Instruments issued by subsidiaries subject to phase out	N/A	
50.	General allowance for losses on earning assets that must be calculated with a maximum of 1.25% of RWA for Credit Risk	7,585,387	
51.	**Tier 2 capital before regulatory adjustments**	**7,918,637**	
	Tier 2 capital: regulatory adjustments		
52.	Investments in own Tier 2 instruments	N/A	
53.	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	N/A	
54.	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	N/A	
55.	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
56.	National specific regulatory adjustments		
	a. Sinking fund	-	
	b. Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 2	-	
57.	**Total regulatory adjustments to Tier 2 capital**	**-**	
58.	**Tier 2 capital (T2)**	**7,918,637**	
59.	**Total capital (TC = T1 + T2)**	**203,014,784**	
60.	**Total risk weighted assets**	**781,575,602**	

5. Capital - Composition of Capital (CC1)

No.	Component	Amount (in million Rupiah) Consolidated	Reference from Consolidated Statements of Financial Position
	Capital ratios and buffers		
61.	**Common Equity Tier 1 (as a percentage of risk weighted assets)**	**24.96%**	
62.	**Tier 1 (as a percentage of risk weighted assets)**	**24.96%**	
63.	**Total capital (as a percentage of risk weighted assets)**	**25.98%**	
64.	**Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus**	**5.0%**	
65.	Capital conservation buffer requirement	2.500%	
66.	Bank specific countercyclical buffer requirement	0.000%	
67.	Higher loss absorbency requirement	2.500%	
68.	**Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)**	**15.99%**	
	National minimal (if different from Basel 3)		
69.	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	
70.	National Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	
71.	National total capital minimum ratio (if different from Basel 3 minimum)	N/A	
	Amounts below the thresholds for deduction (before risk weighting)		
72.	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	
73.	Significant investments in the common stock of financial entities	N/A	
74.	Mortgage servicing rights (net of related tax liability)	N/A	
75.	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	
	Applicable caps on the inclusion of provisions in Tier 2		
76.	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	
77.	Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	
78.	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A	
79.	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80.	Current cap on CET1 instruments subject to phase out arrangements	N/A	
81.	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	
82.	Cap pada AT 1 yang termasuk phase outCurrent cap on AT1 instruments subject to phase out arrangements	N/A	
83.	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	
84.	Current cap on T2 instruments subject to phase out arrangements	N/A	
85.	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	

6. Capital - Reconciliation of Capital (CC2)

(in million Rupiah)

No.	ACCOUNTS	PUBLISHED STATEMENTS OF FINANCIAL POSITION AS OF JUNE 30 2022	CONSOLIDATED STATEMENTS OF FINANCIAL POSITION UNDER REGULATORY SCOPE OF CONSOLIDATION AS OF JUNE 30 2022	Reference
		CONSOLIDATED		
	ASSETS			
1.	Cash	15,527,363	15,527,294	
2.	Placement to Bank Indonesia	196,460,092	196,460,092	
3.	Interbank placement	16,797,805	15,708,894	
4.	Spot and derivative/forward receivables	185,828	185,828	
5	Securities	238,009,982	235,752,552	
6.	Securities sold under repurchase agreement (repo)	22,733	22,733	
7.	Claims on securities bought under reverse repo	97,074,684	97,074,684	
8.	Acceptance receivables	14,596,111	14,596,111	
9.	Loans and financing	668,196,067	668,195,558	
10.	Sharia financing	7,072,664	7,072,664	
11.	Equity investment	842,561	1,830,363	
12.	Other financial assets	10,950,621	10,332,721	
13.	Impairment on financial assets -/-	(37,532,763)	(37,532,763)	
	a. Securities	(221,084)	(221,084)	
	b. Loans and Sharia financing	(36,905,680)	(36,905,680)	
	c. Others	(405,999)	(405,999)	
14.	Intangible assets	3,689,195	3,649,846	
	Goodwill	1,158,201	1,157,121	a
	Mortgage servicing rights	-	-	b
	Other intangibles (excluding Mortgage servicing rights)	2,530,994	2,492,725	c
	Accumulated amortization on intangible asset -/-	(2,155,405)	(2,138,773)	
	Goodwill	(43,512)	(43,507)	a
	Mortgage servicing rights	-	-	b
	Other intangibles (excluding Mortgage servicing rights)	(2,111,893)	(2,095,266)	c
15.	Fixed assets and equipment	30,973,374	30,833,388	
	Accumulated depreciation on fixed assets and equipment -/-	(8,980,125)	(8,899,543)	
16.	Non productive asset	1,597,530	1,597,530	
	a. Abandoned property	66,492	66,492	
	b. Foreclosed accounts	1,493,368	1,493,368	
	c. Suspense accounts	18,647	18,647	
	d. Interbranch assets	19,023	19,023	
17.	Other assets	11,139,602	10,833,876	
	Deferred tax assets	6,712,600	6,621,387	d
	TOTAL ASSETS	**1,264,467,919**	**1,261,103,055**	

6. Capital - Reconciliation of Capital (CC2)

(in million Rupiah)

No.	ACCOUNTS	PUBLISHED STATEMENTS OF FINANCIAL POSITION AS OF JUNE 30 2022 CONSOLIDATED	CONSOLIDATED STATEMENTS OF FINANCIAL POSITION UNDER REGULATORY SCOPE OF CONSOLIDATION AS OF JUNE 30 2022	Reference
	LIABILITIES AND EQUITIES			
	LIABILITIES			
1.	Current account	304,808,299	304,830,554	
2.	Saving account	513,003,350	513,003,350	
3.	Time deposit	193,230,972	193,403,472	
4.	Electronic money	1,042,830	1,042,830	
5.	Liabilities to Bank Indonesia	577	577	
6.	Interbank liabilities	7,094,427	7,094,427	
7.	Spot and derivative/forward liabilities	871,646	871,646	
8.	Liabilities on securities sold under repurchase agreement	20,214	20,214	
9.	Acceptance liabilities	9,105,773	9,105,773	
10.	Issued securities	982,646	997,646	
11.	Loans/financing received	755,090	755,090	
	Recognized in AT 1	-	-	e
	Not recognized in capital	755,090	755,090	
12.	Margin deposit	248,657	248,657	
13.	Interbranch liabilities	8,305	8,305	
14.	Other liabilities	30,166,540	27,132,601	
15.	Non-controlling interest	141,783	88,531	
	TOTAL LIABILITIES	1,061,481,109	1,058,603,673	
	EQUITIES			
16.	Paid in capital	1,540,938	1,540,938	
	a. Capital	11,500,000	11,500,000	
	a.1. Amount eligible for CET 1	11,500,000	11,500,000	f
	a.2. Amount eligible for AT 1	-	-	g
	b. Unpaid capital -/-	(9,959,062)	(9,959,062)	
	b.1. Amount eligible for CET 1	(9,959,062)	(9,959,062)	f
	b.2. Amount eligible for AT 1	-	-	g
	c. Treasury stock -/-	-	-	
	c.1. amount eligible for CET 1	-	-	f
	c.2. amount eligible for AT 1	-	-	g
17.	Additional paid in capital	5,548,977	5,618,537	
	a. Agio	5,711,368	5,711,368	f
	b. Disagio -/-	-	-	f
	c. Fund for paid up capital	-	-	f
	d. Others	(162,391)	(92,831)	
18.	Other comprehensive gain/(loss)	10,037,228	10,016,345	
	a. Gains	13,056,469	13,034,918	
	a.1. Translation of financial statements in foreign currency	399,708	399,708	h
	a.2. Unrealized gain on financial assets measured through other comprehensive income	3,137,712	3,116,223	h
	a.3. Revaluation surplus of fixed assets	9,517,664	9,517,602	h
	a.4. Others	1,385	1,385	
	b. Losses -/-	(3,019,241)	(3,018,573)	
	b.1. Actuarial Losses	(3,019,241)	(3,018,574)	
19.	Reserves	2,826,792	2,826,792	h
	a. General reserves	2,826,792	2,826,792	
	b. Appropriated reserves	-	-	
20.	Gain/loss	183,032,875	182,496,771	
	a. Previous years	179,776,410	179,317,211	
	a.1. Gain/Loss previous years	172,180,849	179,317,211	i
	a.2. Gain/Loss due to changes in own credit risk on fair valued liabilities	-	-	j
	a.3. Securitisation gain on sale	-	-	k
	b. Current Year	18,049,471	17,972,566	
	b.1. Gain/Loss current year	18,049,471	17,972,566	i
	b.2. Gain/Loss due to changes in own credit risk on fair valued liabilities	-	-	j
	b.3. Securitisation gain on sale	-	-	k
	c. Dividen paid -/-	(14,793,006)	(14,793,006)	i
	TOTAL EQUITIES	202,986,810	202,499,383	
	TOTAL LIABILITIES AND EQUITIES	**1,264,467,919**	**1,261,103,056**	

7. Capital - Main Features of Capital and TLAC - Eligible Instruments (CCA)
As of June 30, 2022

No.	Question	Answer	Answer	Answer
1.	Issuer	PT Bank Central Asia Tbk	PT Bank Central Asia Tbk	PT Bank Central Asia Tbk
2.	Unique identifier	BBCA	BBCA01ASBCN1	BBCA01BSBCN1
3.	Governing law(s) of the instrument	Indonesian Law	Indonesian Law	Indonesian Law
	Regulatory treatment			
4.	Transitional Basel III rules	N/A	N/A	N/A
5.	Post-transitional Basel III rules	CET 1	Tier 2	Tier 2
6.	Eligible at solo/group/group&solo	Solo	Solo	Solo
7.	Instrument type	Common Stock	Subordinated Loan	Subordinated Loan
8.	Amount recognised in regulatory capital	7,252,306	435,000	65,000
9.	Par value of instrument	12.5	435,000	65,000
10.	Accounting classification	Equity	Liability – Amortised Cost	Liability – Amortised Cost
11.	Original date of issuance	31 May 2000	5 July 2018	5 July 2018
12.	Perpetual or dated	Perpetual	With Maturity	With Maturity
13.	Original maturity date	N/A	5 July 2025	5 July 2025
14.	Issuer call subject to prior supervisory approval	No	No	No
15.	Optional call date, contingent call dates and redemption amount (if any)	N/A	N/A	N/A
16.	Subsequent call option	N/A	N/A	N/A
	Coupons / dividends			
17.	Fixed atau floating	Floating	Fixed	Fixed
18.	Coupon rate and any related index	N/A	N/A	N/A
19.	Existence of a dividend stopper	No	No	No
20.	Fully discretionary; partial or mandatory	Fully discretionary	Partial	Partial
21.	Existence of step up or other incentive to redeem	No	No	No
22.	Noncumulative or cumulative	Noncumulative	Cumulative	Cumulative
23.	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24.	If convertible, conversion trigger (s)	N/A	N/A	N/A
25.	If convertible, fully or partially	N/A	N/A	N/A
26.	If convertible, conversion rate	N/A	N/A	N/A
27.	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28.	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29.	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30.	Write-down feature	No	Yes	Yes
31.	If write-down, write-down trigger(s)	N/A	**)	**)
32.	If write-down, full or partial	N/A	Full or partial	Full or partial
33.	If write-down, permanent or temporary	N/A	Permanent	Permanent
34.	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35.	Position in subordination hierarchy in liquidation	*)	***)	***)
36.	Non-compliant transitioned features	No	No	No
37.	If yes, specify non-compliant features	N/A	N/A	N/A

*) In a liquidation, shareholders shall only receive the remaining proceeds, if any, after all existing creditors have been paid and there is still the remaining assets of the company.

**) (i) Common Equity Tier 1 ratio lower or equal to 5.125% from risk weighted assets, both individually and consolidated with subsidiaries; and/or
(ii) there is a plan from authorized authority to make capital investment to the Emiten which is considered to have the potential disrupt the continuity of its business; and
(iii) there is an order from Financial Services Authority (OJK) to write down.
If in the future the write down criteria are determined otherwise based on the provisions of the laws and regulations, the write down criteria will follow these provisions.

***) At the time of Liquidation, the subordinated bond holder will only get return on investment if all preferred creditors and senior debt holders of the company have received payment and there is still the remaining assets of the company.

10.a. Leverage Ratio - Exposure in Leverage Ratio Report and Report of Leverage Calculation - Bank Only

A. Exposure in Leverage Ratio Report

in million Rupiah

No	Information	Jun22
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,274,023,749
2	Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on Otoritas Jasa Keuangan	-
3	Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for General Bank	-
4	Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any)	N/A
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation.	N/A
6	Adjustment to acquisition cost or sales price of financial assets regularly using trade date accounting method	-
7	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	-
8	Adjustment to exposure of derivative transaction.	1,289,845
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	16,677,201
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	106,414,961
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(55,937,554)
12	Other adjustments	-
13	**Total Exposure in Leverage Ratio Calculation**	**1,342,468,202**

10.a. Leverage Ratio - Exposure in Leverage Ratio Report and Report of Leverage Calculation - Bank Only
B. Leverage Ratio Calculation Report

in million Rupiah

No	Information	Period	
		Jun22	Mar22
	On-Balance Sheet Exposure		
1	On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions)	1,179,315,910	1,071,183,308
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard	-	-
3	(Deductions of receivable assets for CVM provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Impairment provision those assets inline with accounting standard applied)	(36,320,457)	(35,460,072)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(16,470,716)	(15,876,680)
7	**Total On-Balance Sheet Exposure** Sum of rows 1 to 6	**1,126,524,737**	**1,019,846,556**
	Derivative Exposure		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	260,006	1,064,737
9	Add on amounts for PFE associated with all derivatives transactions	1,215,557	1,630,415
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	N/A	N/A
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	**Total Derivative Exposure** Sum of rows 8 to 12	**1,475,563**	**2,695,152**
	Securities Financing Transaction (SFT) Exposure		
14	Gross SFT Assets	94,522,121	197,783,564
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets refers to current exposure calculation	16,677,201	33,070,053
17	Agent transaction exposures	-	-
18	**Total SFT Exposure** Sum of rows 14 to 17	**111,199,322**	**230,853,617**
	Other Off-Balance Sheet Exposure		
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	308,074,500	305,528,881
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(201,659,539)	(200,228,419)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,146,381)	(3,286,655)
22	**Total Other Off-Balance Sheet Exposure** Sum of rows 19 to 21	**103,268,580**	**102,013,807**
	Capital and Total Exposure		
23	**Tier 1 Capital**	**179,630,223**	**171,967,662**
24	**Total Exposure** Sum of rows 7,13,18,22	**1,342,468,202**	**1,355,409,132**
	Leverage Ratio		
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	13.38%	12.69%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.38%	12.69%
26	National Minimum Leverage Ratio Requirement	3.00%	3.00%
27	Applicable Leverage Buffer	N/A	N/A
	Disclosures of Mean Values		
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	171,473,769	174,927,542
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	94,522,121	197,783,564
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	1,419,419,850	1,332,553,110
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset.	1,419,419,850	1,332,553,110
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	12.66%	12.91%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	12.66%	12.91%

10.b. Leverage Ratio - Exposure in Leverage Ratio Report and Report of Leverage Calculation - Bank as Consolidated with Subsidiaries

A. Exposure in Leverage Ratio Report

in million Rupiah

No	Information	Jun22
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,302,000,682
2	Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on Otoritas Jasa Keuangan.	(3,364,864)
3	Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for General Bank.	-
4	Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any).	N/A
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation.	N/A
6	Adjustment to acquisition cost or sales price of financial assets regularly using trade date accounting method.	-
7	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	-
8	Adjustment to exposure of derivative transaction.	1,289,889
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	19,229,777
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	106,569,306
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(49,803,092)
12	Other adjustments	-
13	**Total Exposure in Leverage Ratio Calculation**	**1,375,921,698**

10.b. Leverage Ratio - Exposure in Leverage Ratio Report and Report of Leverage Calculation - Bank as Consolidated with Subsidiaries
B. Leverage Ratio Calculation Report

in million Rupiah

No	Information	Period	
		Jun22	Mar22
	On-Balance Sheet Exposure		
1	On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions)	1,201,352,573	1,090,679,592
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard.	-	-
3	(Deductions of receivable assets for CVM provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Impairment provision those assets inline with accounting standard applied)	(37,531,510)	(36,629,978)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(9,124,690)	(8,529,224)
7	**Total On-Balance Sheet Exposure** Sum of rows 1 to 6	**1,154,696,373**	**1,045,520,390**
	Derivative Exposure		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	260,160	1,064,783
9	Add on amounts for PFE associated with all derivatives transactions.	1,215,557	1,630,925
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	N/A	N/A
11	Adjusted effective notional amount of written credit derivatives.	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	**Total Derivative Exposure** Sum of rows 8 to 12	**1,475,717**	**2,695,708**
	Securities Financing Transaction (SFT) Exposure		
14	Gross SFT Assets.	97,096,165	201,351,494
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets refers to current exposure calculation.	19,231,029	36,373,258
17	Agent transaction exposures.	-	-
18	**Total SFT Exposure** Sum of rows 14 to 17	**116,327,194**	**237,724,752**
	Other Off-Balance Sheet Exposure		
19	Off-balance sheet exposure at gross notional amount. (gross value before deducting impairment provision)	308,863,013	306,730,293
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(202,293,707)	(201,283,383)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,146,892)	(3,286,749)
22	**Total Other Off-Balance Sheet Exposure** Sum of rows 19 to 21	**103,422,414**	**102,160,161**
	Capital and Total Exposure		
23	**Tier 1 Capital**	**195,096,147**	**187,400,411**
24	**Total Exposure** Sum of rows 7,13,18,22	**1,375,921,698**	**1,388,101,011**
	Leverage Ratio		
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	14.18%	13.50%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.18%	13.50%
26	National Minimum Leverage Ratio Requirement	3.00%	3.00%
27	Applicable Leverage Buffer	N/A	N/A
	Disclosures of Mean Values		
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	174,849,208	178,174,147
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	97,096,165	201,351,494
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	1,453,674,741	1,364,923,664
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset.	1,453,674,741	1,364,923,664
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	13.42%	13.73%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	13.42%	13.73%

11.a. Disclosure of Net Receivables by Region - Bank Only

(in million Rupiah)

No.	Portfolio Category	As of 30 June, 2022					As of 30 June, 2021				
		Net Receivables by Region					Net Receivables by Region				
		Sumatra	Jawa	Kalimantan	Eastern Indonesia	Total	Sumatra	Jawa	Kalimantan	Eastern Indonesia	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Receivables on sovereigns	-	482,080,458	-	-	482,080,458	-	428,377,040	-	-	428,377,040
2	Receivables on public sector entities	14,930	43,218,857	1,716	58,074	43,293,577	-	30,816,146	-	-	30,816,146
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	174,515	51,495,405	108,903	79,711	51,858,534	135,164	65,669,240	47,917	71,759	65,924,080
5	Loans secured by residential property	2,564,062	45,314,866	992,261	2,368,433	51,239,622	2,469,824	43,538,767	908,455	2,373,022	49,290,068
6	Loans secured by commercial real estate	1,270,343	17,118,828	209,166	532,632	19,130,969	1,487,514	18,829,634	212,597	560,332	21,090,077
7	Employee/retired loans	-	-	-	-	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	2,333,851	51,676,032	832,815	1,437,053	56,279,751	2,295,560	50,295,960	762,062	1,360,708	54,714,290
9	Receivables on corporate	27,428,539	498,600,003	11,328,542	16,792,710	554,149,794	24,895,250	437,637,062	9,527,199	15,420,638	487,480,149
10	Past due receivables	146,399	2,248,298	35,132	234,740	2,664,569	241,253	5,640,840	43,465	138,417	6,063,975
11	Other assets	1,838,014	43,220,507	571,185	1,396,307	47,026,013	1,951,740	42,931,356	570,354	1,492,418	46,945,868
	Total	**35,770,653**	**1,234,973,254**	**14,079,720**	**22,899,660**	**1,307,723,287**	**33,476,305**	**1,123,736,045**	**12,072,049**	**21,417,294**	**1,190,701,693**

11.b. Disclosure of Net Receivables by Region - Bank as Consolidated with Subsidiaries

(in million Rupiah)

No.	Kategori Portofolio	As of 30 June, 2022						As of 30 June, 2021					
		Net Receivables by Region						Net Receivables by Region					
		Sumatra	Jawa	Kalimantan	Eastern Indonesia	Foreign Operation	Total	Sumatra	Jawa	Kalimantan	Eastern Indonesia	Foreign Operation	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Receivables on sovereigns	-	490,371,669	-	-	334,514	490,706,183	-	433,721,236	-	-	329,018	434,050,254
2	Receivables on public sector entities	14,930	43,896,900	1,716	58,074	-	43,971,620	-	31,285,618	-	-	-	31,285,618
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	174,519	52,060,618	108,902	79,711	61,588	52,485,338	135,164	64,721,248	47,917	71,759	56,788	65,032,876
5	Loans secured by residential property	2,567,824	45,484,858	992,261	2,369,928	-	51,414,871	2,472,448	43,755,472	908,455	2,373,022	-	49,509,397
6	Loans secured by commercial real estate	1,270,374	17,340,209	209,166	534,193	-	19,353,942	1,487,711	19,227,492	212,597	560,332	-	21,488,132
7	Employee/retired loans	-	282,084	-	-	-	282,084	-	263,865	-	-	-	263,865
8	Receivables on micro, small business & retail portfolio	3,590,670	58,567,876	1,288,730	1,917,182	-	65,364,458	2,300,776	58,793,881	762,062	1,360,708	-	63,217,427
9	Receivables on corporate	27,878,274	507,111,470	11,342,251	17,152,692	491,122	563,975,809	25,163,529	442,950,390	9,527,199	15,420,638	451,032	493,512,788
10	Past due receivables	155,316	2,298,911	36,669	238,653	-	2,729,549	241,253	5,710,746	43,465	138,417	-	6,133,881
11	Other assets	1,838,014	44,691,681	571,185	1,396,307	25,661	48,522,848	1,951,740	44,162,761	570,354	1,492,418	18,154	48,195,427
	Total	**37,489,921**	**1,262,106,276**	**14,550,880**	**23,746,740**	**912,885**	**1,338,806,702**	**33,752,621**	**1,144,592,709**	**12,072,049**	**21,417,294**	**854,992**	**1,212,689,665**

12.a. Disclosure of Net Receivables by Contractual Maturity - Bank Only

(in million Rupiah)

No.	Portfolio Category	As of 30 June, 2022						As of 30 June, 2021					
		Net Receivables by Contractual Maturity						Net Receivables by Contractual Maturity					
		≤ 1 year	>1 year to 3 years	>3 year to 5 years	> 5 years	Non-Contractual	Total	≤ 1 year	>1 year to 3 years	>3 year to 5 years	> 5 years	Non-Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Receivables on sovereigns	312,723,526	76,086,065	60,560,420	32,710,447	-	482,080,458	302,125,103	31,257,876	34,446,685	60,547,376	-	428,377,040
2	Receivables on public sector entities	18,622,721	3,024,057	10,814,878	10,831,921	-	43,293,577	13,991,972	6,653,589	1,551,417	8,619,168	-	30,816,146
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	38,770,143	12,597,228	491,163	-	-	51,858,534	48,853,859	16,494,510	571,041	4,670	-	65,924,080
5	Loans secured by residential property	1,064,687	6,675,779	10,458,279	33,040,877	-	51,239,622	1,743,671	7,034,367	9,552,616	30,959,414	-	49,290,068
6	Loans secured by commercial real estate	3,424,513	1,467,514	3,015,991	11,222,951	-	19,130,969	3,645,867	1,904,776	3,723,100	11,816,334	-	21,090,077
7	Employee/retired loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	6,879,487	20,124,827	17,749,554	11,525,883	-	56,279,751	10,075,808	18,746,025	17,308,000	8,584,457	-	54,714,290
9	Receivables on corporate	294,017,024	63,800,405	77,194,425	119,137,940	-	554,149,794	267,200,847	52,243,395	62,411,910	105,623,997	-	487,480,149
10	Past due receivables	1,000,886	194,492	230,336	1,238,855	-	2,664,569	4,186,729	754,645	736,707	385,894	-	6,063,975
11	Other assets	-	-	-	-	47,026,013	47,026,013	-	-	-	-	46,945,868	46,945,868
	Total	**676,502,987**	**183,970,367**	**180,515,046**	**219,708,874**	**47,026,013**	**1,307,723,287**	**651,823,856**	**135,089,183**	**130,301,476**	**226,541,310**	**46,945,868**	**1,190,701,693**

12.b. Disclosure of Net Receivables by Contractual Maturity - Bank as Consolidated with Subsidiaries

(in million Rupiah)

No.	Portfolio Category	As of 30 June, 2022						As of 30 June, 2021					
		Net Receivables by Contractual Maturity						Net Receivables by Contractual Maturity					
		≤ 1 year	>1 year to 3 years	>3 year to 5 years	> 5 years	Non-Contractual	Total	≤ 1 year	>1 year to 3 years	>3 year to 5 years	> 5 years	Non-Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Receivables on sovereigns	319,962,301	77,292,560	60,589,464	32,861,858	-	490,706,183	306,711,354	32,140,826	34,501,246	60,696,828	-	434,050,254
2	Receivables on public sector entities	18,622,721	3,254,169	10,862,661	11,232,069	-	43,971,620	14,104,503	6,731,538	1,680,790	8,768,787	-	31,285,618
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	39,301,273	12,692,902	491,163	-	-	52,485,338	49,434,725	15,022,440	571,041	4,670	-	65,032,876
5	Loans secured by residential property	1,064,688	6,681,633	10,467,569	33,200,981	-	51,414,871	1,895,248	7,049,018	9,560,574	31,004,557	-	49,509,397
6	Loans secured by commercial real estate	3,424,513	1,521,872	3,029,684	11,377,873	-	19,353,942	3,693,413	1,925,443	3,736,100	12,133,176	-	21,488,132
7	Employee/retired loans	-	282,084	-	-	-	282,084	13,485	73,101	62,521	114,758	-	263,865
8	Receivables on micro, small business & retail portfolio	8,911,039	25,459,879	19,337,027	11,656,513	-	65,364,458	12,681,562	23,194,505	18,691,010	8,650,350	-	63,217,427
9	Receivables on corporate	295,602,177	67,882,560	78,725,630	121,765,442	-	563,975,809	270,727,492	53,032,181	63,434,362	106,318,753	-	493,512,788
10	Past due receivables	1,021,169	229,055	240,167	1,239,158	-	2,729,549	4,208,826	781,970	754,849	388,236	-	6,133,881
11	Other assets	353,959	1,297	19	379,183	47,788,390	48,522,848	15,150	51	-	-	48,180,226	48,195,427
	Total	**688,263,840**	**195,298,011**	**183,743,384**	**223,713,077**	**47,788,390**	**1,338,806,702**	**663,485,758**	**139,951,073**	**132,992,493**	**228,080,115**	**48,180,226**	**1,212,689,665**

13.a. Disclosure of Net Receivables by Economic Sectors - Bank Only

(in million Rupiah)

No.	Economic Sectors	Receivables on sovereigns	Receivables on public sector entities	Receivables on multilateral development banks and international institutions	Receivables on banks	Loans secured by residential property	Loans secured by commercial real estate	Employee/ retired loans	Receivables on micro, small business & retail portfolio	Receivables on corporate	Past due receivables	Other assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	As of 30 June, 2022											
1	Agriculture, Forestry, and Fisheries	-	1,048,233	-	-	-	-	-	323,103	36,834,762	9,678	-
2	Mining and Quarrying Industries	-	2,481,647	-	-	-	-	-	26,322	2,475,368	10,792	-
3	Processing Industries	-	2,851,083	-	-	-	-	-	1,097,404	162,737,607	362,718	-
4	Procurement of Electricity, Gas, Steam/Hot Water and Cold Water	-	9,613,435	-	-	-	-	-	8,366	4,205,247	-	-
5	Water Management, Waste Water Management, Waste Management and Recycling	-	-	-	-	-	-	-	46,300	1,194,039	333	-
6	Construction	-	3,968,832	-	-	-	356,473	-	263,845	24,736,599	58,291	-
7	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	-	11,720	-	-	-	-	-	5,909,888	141,356,031	712,419	-
8	Transportation and Werehousing	-	4,319,459	-	-	-	-	-	282,220	18,480,642	25,201	-
9	Hotel and Food & Beverage	-	-	-	-	-	-	-	248,007	12,104,106	102,625	-
10	Information and Communication	-	5,658,938	-	-	-	-	-	82,806	23,126,359	2,991	80
11	Financial and Insurance Activities	2,002,583	8,843,943	-	51,858,534	-	-	-	39,921	22,294,111	912	538,510
12	Real Estate	-	-	-	-	-	18,774,496	-	-	-	90,134	-
13	Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-	300,469	3,378,933	9,635	-
14	Leasing and Leasing Without Option Right, Employment, Travel Agencies, and Other Business Support Activities	-	-	-	-	-	-	-	221,072	6,618,964	20,666	-
15	Public Administration, Defense And Compulsory Social Security	480,075,271	-	-	-	-	-	-	-	-	-	-
16	Education Services	-	-	-	-	-	-	-	41,661	1,076,790	8,429	-
17	Human Health and Social Work Activities	-	-	-	-	-	-	-	112,162	5,036,278	4,652	-
18	Art, Entertainment, and Leisure Activities	-	-	-	-	-	-	-	31,074	530,743	4,107	-
19	Other Service Activities	-	991,289	-	-	-	-	-	228,699	1,652,042	381,483	-
20	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	-	-	-	-	-	-	-	-	-	-	-
21	International institution and Other Extra International Agency Activities	-	-	-	-	-	-	-	144	1,150	-	-
22	Household Activities	-	-	-	-	51,239,622	-	-	36,013,682	29,627,693	832,179	-
23	Non-Business Field	-	-	-	-	-	-	-	10,764,275	1,375,916	27,324	-
24	Others	2,604	3,504,998	-	-	-	-	-	238,331	55,306,414	-	46,487,423
	Total	**482,080,458**	**43,293,577**	**-**	**51,858,534**	**51,239,622**	**19,130,969**	**-**	**56,279,751**	**554,149,794**	**2,664,569**	**47,026,013**
	As of 30 June, 2021											
1	Agriculture, hunting and forestry	-	1,126,638	-	-	-	-	-	191,841	33,502,947	35,419	-
2	Fishery	-	-	-	-	-	-	-	34,468	951,843	2,018	-
3	Mining and quarrying	-	1,113,810	-	-	-	-	-	24,118	1,131,280	12,176	-
4	Manufacturing	-	750,108	-	-	-	-	-	904,494	138,368,788	2,867,830	-
5	Electricity, gas and water	-	10,928,741	-	-	-	-	-	8,475	5,818,096	135	-
6	Construction	-	2,507,655	-	-	-	246,869	-	244,616	17,952,301	42,356	-
7	Wholesale and retail trading	-	3	-	-	-	-	-	4,662,314	126,820,061	854,983	-
8	Hotel and food & beverage	-	-	-	-	-	-	-	219,807	13,058,958	555,480	-
9	Transportation, warehousing and communications	-	3,660,483	-	-	-	-	-	293,575	36,759,448	61,088	80
10	Financial intermediary	1,501,198	6,342,010	-	65,924,080	-	-	-	37,223	22,839,839	2,134	539,870
11	Real estate, rental and business services	-	-	-	-	-	20,843,208	-	389,698	8,683,934	261,318	-
12	Public administration, defense and compulsory social security	426,869,037	-	-	-	-	-	-	-	-	-	-
13	Education services	-	-	-	-	-	-	-	42,879	1,103,370	1,668	-
14	Human health and social work activities	-	-	-	-	-	-	-	94,170	4,453,595	505	-
15	Public, socio-culture, entertainment and other personal services	-	-	-	-	-	-	-	345,117	6,019,505	26,861	-
16	Activities of households as employers	-	-	-	-	-	-	-	-	-	-	-
17	International institution and other extra international agencies	-	-	-	-	-	-	-	78	1,762	-	-
18	Undefined activities	-	-	-	-	-	-	-	-	97	-	-
19	Non business field	-	-	-	-	49,289,908	-	-	36,834,658	24,089,506	1,245,951	-
20	Others	6,805	4,386,698	-	-	160	-	-	10,386,759	45,924,819	94,053	46,405,918
	Total	**428,377,040**	**30,816,146**	**-**	**65,924,080**	**49,290,068**	**21,090,077**	**-**	**54,714,290**	**487,480,149**	**6,063,975**	**46,945,868**

13.b. Disclosure of Net Receivables by Economic Sectors - Bank as Consolidated with Subsidiaries

(in million Rupiah)

No.	Economic Sectors	Receivables on sovereigns	Receivables on public sector entities	Receivables on multilateral development banks and international institutions	Receivables on banks	Loans secured by residential property	Loans secured by commercial real estate	Employee/retired loans	Receivables on micro, small business & retail portfolio	Receivables on corporate	Past due receivables	Other assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	As of 30 June, 2022											
1	Agriculture, Forestry, and Fisheries	-	1,048,233	-	-	-	-	261,763	617,582	38,113,777	11,532	-
2	Mining and Quarrying Industries	-	2,481,647	-	-	-	-	-	149,623	2,521,068	11,513	-
3	Processing Industries	-	2,851,083	-	-	-	13,550	-	2,391,724	164,706,579	374,261	-
4	Procurement of Electricity, Gas, Steam/Hot Water and Cold Water	-	9,909,864	-	-	-	-	-	15,545	4,207,344	-	-
5	Water Management, Waste Water Management, Waste Management and Recycling	-	-	-	-	-	-	-	82,525	1,196,316	952	-
6	Construction	-	3,968,832	-	-	-	403,697	-	582,502	25,265,078	61,217	-
7	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	-	11,720	-	-	3,008	-	-	8,064,861	143,377,329	734,348	-
8	Transportation and Werehousing	-	4,319,459	-	-	-	17,624	-	484,891	18,709,333	26,525	-
9	Hotel and Food & Beverage	-	-	-	-	72	-	-	443,219	12,123,081	104,101	-
10	Information and Communication	-	5,658,938	-	-	-	-	-	259,789	23,469,361	3,968	80
11	Financial and Insurance Activities	7,575,538	9,193,982	-	52,485,338	-	-	-	329,844	24,620,348	2,281	1,346,372
12	Real Estate	-	-	-	-	-	18,914,004	-	60,610	291,598	90,558	-
13	Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-	538,962	3,385,746	11,317	-
14	Leasing and Leasing Without Option Right, Employment, Travel Agencies, and Other Business Support Activities	-	-	-	-	-	-	-	814,092	7,275,942	26,713	-
15	Public Administration, Defense And Compulsory Social Security	483,128,041	-	-	-	-	-	-	451,171	352	4,011	-
16	Education Services	-	31,575	-	-	-	-	-	396,006	1,102,706	10,775	-
17	Human Health and Social Work Activities	-	-	-	-	375	-	-	491,163	5,047,737	6,371	-
18	Art, Entertainment, and Leisure Activities	-	-	-	-	-	-	-	128,792	531,582	5,695	-
19	Other Service Activities	-	991,289	-	-	-	-	-	338,475	1,653,015	382,696	-
20	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	-	-	-	-	-	-	-	1,541,272	3,921	1,201	-
21	International institution and Other Extra International Agency Activities	-	-	-	-	-	-	-	5,315	1,466	11	-
22	Household Activities	-	-	-	-	51,411,416	5,067	20,321	36,108,501	29,689,692	832,179	-
23	Non-Business Field	-	-	-	-	-	-	-	10,791,111	1,375,940	27,324	-
24	Others	2,604	3,504,998	-	-	-	-	-	276,883	55,306,498	-	47,176,396
	Total	**490,706,183**	**43,971,620**	**-**	**52,485,338**	**51,414,871**	**19,353,942**	**282,084**	**65,364,458**	**563,975,809**	**2,729,549**	**48,522,848**
	As of 30 June, 2021											
1	Agriculture, hunting and forestry	-	1,147,611	-	-	-	-	226,302	611,702	33,952,447	39,552	-
2	Fishery	-	-	-	-	-	-	-	115,265	1,150,807	2,626	-
3	Mining and quarrying	-	1,113,810	-	-	-	-	-	259,903	1,257,390	14,088	-
4	Manufacturing	-	750,108	-	-	151,292	20,992	-	2,859,523	139,481,443	2,887,978	-
5	Electricity, gas and water	-	11,028,741	-	-	-	-	-	8,605	5,818,129	136	-
6	Construction	-	2,559,007	-	-	-	294,349	-	259,122	18,313,212	42,593	-
7	Wholesale and retail trading	-	3	-	-	-	67	-	5,830,240	128,494,288	866,991	-
8	Hotel and food & beverage	-	-	-	-	183	-	-	344,386	13,062,812	557,411	-
9	Transportation, warehousing and communications	-	3,680,949	-	-	-	56,043	-	600,953	37,242,283	63,934	80
10	Financial intermediary	1,501,198	6,596,387	-	65,032,876	-	-	-	535,105	24,026,108	3,409	976,953
11	Real estate, rental and business services	-	-	-	-	-	21,116,484	-	936,722	9,006,462	266,976	-
12	Public administration, defense and compulsory social security	429,650,550	-	-	-	-	-	-	450,028	-	2,898	-
13	Education services	-	22,304	-	-	-	-	-	440,707	1,129,672	3,747	-
14	Human health and social work activities	-	-	-	-	-	-	-	390,544	4,460,508	1,922	-
15	Public, socio-culture, entertainment and otherpersonal services	-	-	-	-	-	-	-	918,869	6,021,256	33,249	-
16	Activities of households as employers	-	-	-	-	-	-	-	993,913	1,344	970	-
17	International institution and other extra international agencies	-	-	-	-	-	-	-	78	1,762	-	-
18	Undefined activities	-	-	-	-	-	-	-	695,268	2,788	5,397	-
19	Non business field	-	-	-	-	49,289,908	-	-	36,834,658	24,089,506	1,245,951	-
20	Others	2,898,506	4,386,698	-	-	68,014	197	37,563	10,131,836	46,000,571	94,053	47,218,394
	Total	**434,050,254**	**31,285,618**	**-**	**65,032,876**	**49,509,397**	**21,488,132**	**263,865**	**63,217,427**	**493,512,788**	**6,133,881**	**48,195,427**

14.a. Disclosure of Receivables and Provisioning by Region - Bank Only

(in million rupiah)

No.	Description	As of 30 June, 2022				
		Region				
		Sumatera	Jawa	Kalimantan	Eastern Indonesia	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Receivables	29,917,092	1,159,899,535	11,914,880	18,976,737	1,220,708,244
2	Increased and impaired credit risk receivables (stage 2 and stage 3)	1,735,116	37,261,937	409,766	1,166,424	40,573,243
	a. Non past due	1,428,212	30,918,612	340,067	764,304	33,451,195
	b. Past due	306,904	6,343,325	69,699	402,120	7,122,048
3	Allowance for impairment losses - Stage 1	556,344	11,175,271	192,622	617,972	12,542,209
4	Allowance for impairment losses - Stage 2	585,373	11,005,397	189,620	193,527	11,973,917
5	Allowance for impairment losses - Stage 3	335,575	11,155,224	68,323	245,209	11,804,331
6	Written-off receivables	9,651	489,440	1,481	15,471	516,043

No.	Description	As of 30 June, 2021				
		Region				
		Sumatera	Jawa	Kalimantan	Eastern Indonesia	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Receivables	28,104,434	1,034,120,959	10,163,685	17,476,488	1,089,865,566
2	Increased and impaired credit risk receivables (stage 2 and stage 3)	525,442	13,353,490	82,731	277,458	14,239,121
	a. Non past due	168,625	6,208,640	14,084	71,372	6,462,721
	b. Past due	356,817	7,144,850	68,647	206,086	7,776,400
3	Allowance for impairment losses - Stage 1	1,104,705	22,356,792	241,111	815,993	24,518,601
4	Allowance for impairment losses - Stage 2	6,891	1,163,659	681	7,587	1,178,818
5	Allowance for impairment losses - Stage 3	264,220	6,479,981	53,181	166,254	6,963,636
6	Written-off receivables	11,188	1,389,322	1,523	29,511	1,431,544

14.b. Disclosure of Receivables and Provisioning by Region - Bank as Consolidated with Subsidiaries

(dalam jutaan rupiah)

No.	Description	As of June 30, 2022					
		Region					
		Sumatra	Jawa	Kalimantan	Eastern Indonesia	Foreign Operation	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables	31,591,326	1,172,191,122	12,402,411	19,830,956	853,952	1,236,869,767
2	Increased and impaired credit risk receivables (stage 2 and stage 3)	1,800,076	37,575,539	424,524	1,187,420	-	40,987,559
	a. Non past due	1,459,677	31,040,789	347,424	772,466	-	33,620,356
	b. Past due	340,399	6,534,750	77,100	414,954	-	7,367,203
3	Allowance for impairment losses - Stage 1	629,250	11,577,571	217,209	648,919	1,243	13,074,192
4	Allowance for impairment losses - Stage 2	591,211	11,044,641	192,629	196,446	-	12,024,927
5	Allowance for impairment losses - Stage 3	368,071	11,351,578	76,347	256,105	-	12,052,101
6	Written-off receivables	20,926	551,976	4,849	19,805	-	597,556

No.	Description	As of June 30, 2021					
		Region					
		Sumatra	Jawa	Kalimantan	Eastern Indonesia	Foreign Operation	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables	28,119,179	1,044,454,575	10,163,685	17,476,488	834,096	1,101,048,023
2	Increased and impaired credit risk receivables (stage 2 and stage 3)	525,442	13,362,524	82,731	277,458	-	14,248,155
	a. Non past due	168,625	6,217,674	14,084	71,372	-	6,471,755
	b. Past due	356,817	7,144,850	68,647	206,086	-	7,776,400
3	Allowance for impairment losses - Stage 1	1,104,827	22,869,754	241,112	815,993	1,223	25,032,909
4	Allowance for impairment losses - Stage 2	7,054	1,251,398	681	7,587	-	1,266,720
5	Allowance for impairment losses - Stage 3	264,220	6,735,571	53,180	166,254	-	7,219,225
6	Written-off receivables	11,188	1,479,241	1,523	29,511	-	1,521,463

15.a. Disclosure of Receivables and Provisioning based on Economic Sectors - Bank Only

(in million rupiah)

No.	Economic Sectors	Receivables	Impaired Receivables		Allowance for impairment losses - Stage 1	Allowance for impairment losses - Stage 2	Allowance for impairment losses - Stage 3	Written-Off Receivables
			Non Past Due	Past Due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	As of 30 June, 2022							
1	Agriculture, Forestry, and Fisheries	36,081,519	129,369	19,591	1,328,952	1,184	96,987	8,429
2	Mining and Quarrying Industries	3,727,607	55,317	21,134	61,952	48,433	10,343	253
3	Processing Industries	159,438,158	11,896,512	1,670,987	2,996,568	4,100,963	5,348,097	12,899
4	Procurement of Electricity, Gas, Steam/Hot Water and Cold Water	12,926,896	-	13,405	113,923	-	13,405	26
5	Water Management, Waste Water Management, Waste Management and Recycling	1,102,191	69,752	2,378	14,499	32,835	2,132	313
6	Construction	26,739,108	90,979	159,989	633,265	2,693	127,956	2,804
7	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	133,950,413	4,432,811	2,227,008	3,368,036	1,867,456	2,132,886	49,419
8	Transportation and Werehousing	19,976,616	31,571	57,690	444,804	2,106	32,968	1,503
9	Hotel and Food & Beverage	13,570,251	4,003,146	230,092	589,590	1,670,500	425,122	1,012
10	Information and Communication	27,107,357	6,702	19,009	147,409	286	16,132	31,777
11	Financial and Insurance Activities	89,833,401	177,856	241,057	472,347	7,801	294,691	969
12	Real Estate	20,158,365	6,581,946	212,451	503,645	3,460,425	134,622	411
13	Professional, Scientific, and Technical Activities	4,078,077	1,074,625	24,340	94,988	546,131	14,969	13,709
14	Leasing and Leasing Without Option Right, Employment, Travel Agencies, and Other Business Support Activities	5,984,101	186,338	48,047	157,751	21,560	93,439	4,935
15	Public Administration, Defense And Compulsory Social Security	482,457,708	-	-	656	-	-	92
16	Education Services	983,945	562	11,951	19,615	76	3,533	367
17	Human Health and Social Work Activities	4,435,033	13,528	200	83,443	385	77	93
18	Art, Entertainment, and Leisure Activities	563,496	17,756	12,260	102,964	973	8,249	413
19	Other Service Activities	4,559,612	2,024,254	779,787	32,676	1,503	1,409,771	571
20	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	-	-	-	-	-	-	-
21	International institution and Other Extra International Agency Activities	1,318	120	-	3	24	-	-
22	Household Activities	118,962,290	2,118,336	1,155,319	1,066,181	151,626	1,218,450	219,631
23	Non-Business Field	12,293,607	129,600	115,353	171,506	30,708	95,383	105,062
24	Others	41,777,175	410,115	100,000	137,436	26,249	325,119	61,354
	Total	**1,220,708,244**	**33,451,195**	**7,122,048**	**12,542,209**	**11,973,917**	**11,804,331**	**516,042**

No.	Economic Sectors	Receivables	Impaired Receivables		Allowance for impairment losses - Stage 1	Allowance for impairment losses - Stage 2	Allowance for impairment losses - Stage 3	Written-Off Receivables
			Non Past Due	Past Due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	As of 30 June, 2021							
1	Agriculture, hunting and forestry	32,513,092	18,500	29,729	1,171,119	375	30,322	2,287
2	Fishery	982,308	92,854	2,353	22,395	83	73,946	139
3	Mining and quarrying	2,017,443	223	3,690	65,042	40	3,150	54
4	Manufacturing	131,260,714	1,894,691	3,148,386	7,744,665	403,804	2,721,301	17,409
5	Electricity, gas and water	14,743,739	412	4,191	217,286	3	4,189	116
6	Construction	18,440,659	47,591	39,560	567,621	790	26,447	848
7	Wholesale and retail trading	116,556,036	1,440,662	1,535,368	5,403,733	378,344	1,567,935	920,411
8	Hotel and food & beverage	14,116,099	758,897	1,059,475	1,634,871	37,495	863,485	566
9	Transportation, warehousing and communications	37,694,642	25,712	309,812	906,777	1,453	290,929	771
10	Financial intermediary	95,456,998	158,534	930	796,800	67	1,303	2,302
11	Real estate, rental and business services	28,244,673	55,939	118,628	3,009,217	3,975	62,181	18,419
12	Public administration, defense and compulsory social security	427,469,843	-	-	166	-	-	-
13	Education services	1,062,652	226	545	20,149	37	156	159
14	Human health and social work activities	3,905,199	12,348	2,174	101,889	212	1,781	28
15	Public, socio-culture, entertainment and other personal services	6,260,997	21,567	36,596	249,408	2,327	29,094	2,588
16	Activities of households as employers	-	-	-	-	-	-	-
17	International institution and other extra international agencies	1,840	-	-	10	-	-	-
18	Undefined activities	97	-	-	2	-	-	302
19	Non business field	112,257,565	932,160	1,217,324	2,234,130	106,890	843,130	252,056
20	Others	46,880,970	1,002,405	267,639	373,321	242,923	444,287	213,089
	Total	**1,089,865,566**	**6,462,721**	**7,776,400**	**24,518,601**	**1,178,818**	**6,963,636**	**1,431,544**

15.b. Disclosure of Receivables and Provisioning based on Economic Sectors - Bank as Consolidated with Subsidiaries

(in million rupiah)

No.	Economic Sectors	Receivables	Impaired Receivables		Allowance for impairment losses - Stage 1	Allowance for impairment losses - Stage 2	Allowance for impairment losses - Stage 3	Written-Off Receivables
			Non Past Due	Past Due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	As of 30 June, 2022							
1	Agriculture, Forestry, and Fisheries	36,833,239	134,183	25,508	1,347,261	2,590	102,388	10,220
2	Mining and Quarrying Industries	3,862,442	56,485	23,397	67,824	48,771	12,165	753
3	Processing Industries	161,849,394	11,918,202	1,707,567	3,066,249	4,106,935	5,379,673	23,935
4	Procurement of Electricity, Gas, Steam/Hot Water and Cold Water	12,936,104	-	13,405	114,306	-	13,405	26
5	Water Management, Waste Water Management, Waste Management and Recycling	1,143,284	70,358	4,374	16,389	33,108	3,553	461
6	Construction	27,424,555	96,720	169,135	653,929	4,270	136,016	5,712
7	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	136,896,810	4,469,073	2,296,700	3,479,563	1,878,042	2,191,240	68,539
8	Transportation and Werehousing	20,234,764	34,000	61,787	455,114	2,865	36,237	2,499
9	Hotel and Food & Beverage	13,782,726	4,006,345	234,643	599,632	1,671,562	429,040	2,580
10	Information and Communication	27,714,846	8,946	22,059	163,336	858	18,981	32,428
11	Financial and Insurance Activities	88,732,038	181,312	245,436	485,127	8,975	311,716	2,221
12	Real Estate	20,293,046	6,582,465	213,730	507,372	3,460,568	135,635	714
13	Professional, Scientific, and Technical Activities	4,331,071	1,079,678	29,614	106,094	547,220	20,741	14,473
14	Leasing and Leasing Without Option Right, Employment, Travel Agencies, and Other Business Support Activities	6,736,252	199,075	67,195	188,643	25,780	109,928	10,163
15	Public Administration, Defense And Compulsory Social Security	483,263,611	8,670	12,526	23,044	2,673	11,000	2,993
16	Education Services	1,377,818	5,016	19,463	37,274	1,291	10,105	1,466
17	Human Health and Social Work Activities	4,834,745	17,371	5,552	101,095	1,356	5,008	1,542
18	Art, Entertainment, and Leisure Activities	669,095	20,129	17,252	107,854	1,674	12,347	1,197
19	Other Service Activities	8,576,522	2,025,872	783,639	49,964	1,911	1,412,980	2,029
20	Household Activities as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	1,679,807	32,104	43,516	121,376	14,949	57,211	27,337
21	International institution and Other Extra International Agency Activities	6,840	127	31	209	24	24	-
22	Household Activities	119,278,598	2,134,510	1,155,321	1,072,126	152,548	1,222,206	219,631
23	Non-Business Field	12,293,609	129,600	115,353	171,506	30,708	95,383	105,062
24	Others	42,118,551	410,115	100,000	138,905	26,249	325,119	61,575
	Total	**1,236,869,767**	**33,620,356**	**7,367,203**	**13,074,192**	**12,024,927**	**12,052,101**	**597,556**

No.	Economic Sectors	Receivables	Impaired Receivables		Allowance for impairment losses - Stage 1	Allowance for impairment losses - Stage 2	Allowance for impairment losses - Stage 3	Written-Off Receivables
			Non Past Due	Past Due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	As of 30 June, 2021							
1	Agriculture, hunting and forestry	33,396,639	18,500	29,729	1,196,446	4,494	42,782	4,210
2	Fishery	1,066,526	92,854	2,353	26,786	822	75,905	892
3	Mining and quarrying	2,367,927	223	3,690	73,717	2,158	9,625	1,124
4	Manufacturing	133,720,586	1,894,691	3,148,386	7,847,286	422,235	2,777,320	27,980
5	Electricity, gas and water	14,743,906	412	4,191	217,288	23	4,189	116
6	Construction	18,511,580	47,591	39,560	568,795	892	26,805	883
7	Wholesale and retail trading	118,298,943	1,447,235	1,535,368	5,458,511	386,674	1,604,612	948,161
8	Hotel and food & beverage	14,253,586	758,897	1,059,475	1,645,303	38,663	868,704	1,143
9	Transportation, warehousing and communications	38,310,474	25,712	309,812	923,890	4,049	298,292	2,207
10	Financial intermediary	90,002,297	158,534	930	812,026	901	4,080	2,955
11	Real estate, rental and business services	29,045,437	55,939	118,628	3,033,945	9,114	79,206	21,316
12	Public administration, defense and compulsory social security	430,704,184	-	-	20,413	3,719	8,770	1,608
13	Education services	1,498,657	226	545	37,398	3,175	6,274	1,407
14	Human health and social work activities	4,215,533	12,348	2,174	112,543	2,014	5,874	755
15	Public, socio-culture, entertainment and other personal services	6,869,005	21,567	36,596	277,908	7,429	46,708	6,006
16	Activities of households as employers	1,145,031	-	-	138,435	24,514	54,271	32,571
17	International institution and other extra international agencies	1,840	-	-	10	-	-	-
18	Undefined activities	730,350	-	-	32,759	5,592	15,931	2,984
19	Non business field	112,257,565	932,160	1,217,324	2,234,130	106,890	843,130	252,056
20	Others	49,907,957	1,004,866	267,639	375,320	243,362	446,747	213,089
	Total	**1,101,048,023**	**6,471,755**	**7,776,400**	**25,032,909**	**1,266,720**	**7,219,225**	**1,521,463**

16.a. Disclosure on Detail Movements of Allowance for Impairment Losses - Bank Only *)

(in million rupiah)

NO	DESCRIPTION	As of 30 June 2022		
		STAGE 1	STAGE 2	STAGE 3
(1)	(2)	(3)	(4)	(5)
1	Beginning balance - allowance for impairment losses	26,603,963	457,024	9,194,162
2	Additional/reversal allowance for impairment losses during the year (Net)	(11,170,229)	11,643,286	3,036,256
3	Allowance for impairment losses used for written off receivables during the year	-	-	(516,043)
4	Other additional (reversal) of allowance during the year	44,278	45,594	128,547
	Ending Balance - Allowance for Impairment Losses	**15,478,012**	**12,145,904**	**11,842,922**

*) Disclosure on detail movements of allowance for impairment losses included movements of allowance for impairment losses on commitment and contingency

(in million rupiah)

NO	DESCRIPTION	As of 30 June 2021		
		STAGE 1	STAGE 2	STAGE 3
(1)	(2)	(3)	(4)	(5)
1	Beginning balance - allowance for impairment losses	24,177,921	813,059	6,122,938
2	Additional/reversal allowance for impairment losses during the year (Net)	3,678,752	399,742	2,300,223
3	Allowance for impairment losses used for written off receivables during the year	-	-	(1,472,805)
4	Other additional (reversal) of allowance during the year	75,840	15,616	14,887
	Ending Balance - Allowance for Impairment Losses	**27,932,513**	**1,228,417**	**6,965,243**

*) Disclosure on detail movements of allowance for impairment losses included movements of allowance for impairment losses on commitment and contingency

16.b. Disclosure on Detail Movements of Allowance for Impairment Losses - Bank as Consolidated with Subsidiaries *)

(in million rupiah)

NO	DESCRIPTION	As of 30 June 2022		
		STAGE 1	STAGE 2	STAGE 3
(1)	(2)	(3)	(4)	(5)
1	Beginning balance - allowance for impairment losses	27,126,055	515,721	9,454,767
2	Additional/reversal allowance for impairment losses during the year (Net)	(11,159,891)	11,635,599	3,105,652
3	Allowance for impairment losses used for written off receivables during the year	-	-	(598,275)
4	Other additional (reversal) of allowance during the year	44,343	45,594	128,547
	Ending Balance - Allowance for Impairment Losses	**16,010,507**	**12,196,914**	**12,090,691**

*) Disclosure on detail movements of allowance for impairment losses included movements of allowance for impairment losses on commitment and contingency

(in million rupiah

NO	DESCRIPTION	As of 30 June 2021		
		STAGE 1	STAGE 2	STAGE 3
(1)	(2)	(3)	(4)	(5)
1	Beginning balance - allowance for impairment losses	24,818,922	864,619	6,282,057
2	Additional/reversal allowance for impairment losses during the year (Net)	3,552,040	436,084	2,474,577
3	Allowance for impairment losses used for written off receivables during the year	-	-	(1,550,690)
4	Other additional (reversal) of allowance during the year	75,878	15,616	14,888
	Ending Balance - Allowance for Impairment Losses	**28,446,840**	**1,316,319**	**7,220,832**

*) Disclosure on detail movements of allowance for impairment losses included movements of allowance for impairment losses on commitment and contingency

17.a. Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

(in million rupiah)

No.	Portfolio Category		As of 30 June, 2022												
			Net Receivables												
		Rating Company	Long-Term Rating							Short-Term Rating				Unrated	Total
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Lower than B-	A-1	A-2	A-3	Lower than A-3		
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Lower than B-	F1+ to F1	F2	F3	Lower than F3		
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Lower than B3	P-1	P-2	P-3	Lower than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to. A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Lower than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Lower than F3(idn)		
		PT ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-	Lower than [Idr]B-	[Idr]A1+ to [Idr]A1	[Idr]A2+ to [Idr]A2	[Idr]A3+ to [Idr] A3	Lower than [Idr]A3		
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to idA-	id BBB+ to idBBB-	idBB+ to idBB-	idB+ to idB-	Lower than idB-	idA1	idA2	idA3 to id A4	Lower than idA4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Receivables on sovereigns		2,380,551	-	-	18,374,961	-	-	-	-	-	-	-	461,324,946	482,080,458
2	Receivables on public sector entities		27,889,921	7,846,566	180,238	5,739,773	-	-	-	-	-	-	-	1,637,079	43,293,577
3	Receivables on multilateral development banks and international institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks		9,447,598	7,031,326	15,820,479	2,733,927	63,933	17,524	-	-	-	-	-	16,743,747	51,858,534
5	Loans secured by residential property		-	-	-	-	-	-	-	-	-	-	-	51,239,622	51,239,622
6	Loans secured by commercial real estate		-	-	1,940,349	472,696	-	-	-	-	-	-	-	16,717,924	19,130,969
7	Employee/retired loans		-	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio		-	-	-	-	-	-	-	-	-	-	-	56,279,751	56,279,751
9	Receivables on corporate		18,530,749	28,929,838	23,622,329	91,105	1,893	592,843	134,107	-	-	-	-	482,246,930	554,149,794
10	Past due receivables		-	376,596	-	-	-	-	-	-	-	-	-	2,287,973	2,664,569
11	Other assets		-	-	-	-	-	-	-	-	-	-	-	47,026,013	47,026,013
	TOTAL		**58,248,819**	**44,184,326**	**41,563,395**	**27,412,462**	**65,826**	**610,367**	**134,107**	**-**	**-**	**-**	**-**	**1,135,503,985**	**1,307,723,287**

No.	Portfolio Category		As of 30 June, 2021												
			Net Receivables												
		Rating Company	Long-Term Rating							Short-Term Rating				Unrated	Total
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Lower than B-	A-1	A-2	A-3	Lower than A-3		
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Lower than B-	F1+ to F1	F2	F3	Lower than F3		
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Lower than B3	P-1	P-2	P-3	Lower than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to. A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Lower than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Lower than F3(idn)		
		PT ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-	Lower than [Idr]B-	[Idr]A1+ to [Idr]A1	[Idr]A2+ to [Idr]A2	[Idr]A3+ to [Idr] A3	Lower than [Idr]A3		
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to idA-	id BBB+ to idBBB-	idBB+ to idBB-	idB+ to idB-	Lower than idB-	idA1	idA2	idA3 to id A4	Lower than idA4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Receivables on sovereigns		2,290,571	-	-	20,291,777	-	-	-	-	-	-	-	405,794,692	428,377,040
2	Receivables on public sector entities		18,930,951	6,860,175	1,113,810	605,409	-	-	-	-	-	-	-	3,305,801	30,816,146
3	Receivables on multilateral development banks and international institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks		15,619,907	9,191,287	23,423,309	3,208,033	-	-	-	-	-	-	-	14,481,544	65,924,080
5	Loans secured by residential property		-	-	-	-	-	-	-	-	-	-	-	49,290,068	49,290,068
6	Loans secured by commercial real estate		-	-	-	-	-	-	-	-	-	-	-	21,090,077	21,090,077
7	Employee/retired loans		-	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio		-	-	-	-	-	-	-	-	-	-	-	54,714,290	54,714,290
9	Receivables on corporate		29,244,406	19,992,356	20,205,030	1,161,137	249,735	-	1,011,843	-	-	-	-	415,615,642	487,480,149
10	Past due receivables		-	-	-	-	-	-	-	-	-	-	-	6,063,975	6,063,975
11	Other assets		-	-	-	-	-	-	-	-	-	-	-	46,945,868	46,945,868
	TOTAL		**66,085,835**	**36,043,818**	**44,742,149**	**25,266,356**	**249,735**	**-**	**1,011,843**	**-**	**-**	**-**	**-**	**1,017,301,957**	**1,190,701,693**

17.b. Disclosure of Net Receivables by Portfolio and Rating Category - Bank as Consolidated with Subsidiaries

(in million rupiah)

No.	Portfolio Category	Rating Company	As of 30 June, 2022 — Net Receivables												
			Long-Term Rating							Short-Term Rating				Unrated	Total
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Lower than B-	A-1	A-2	A-3	Lower than A-3		
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Lower than B-	F1+ to F1	F2	F3	Lower than F3		
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Lower than B3	P-1	P-2	P-3	Lower than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to. A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Lower than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Lower than F3(idn)		
		PT ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-	Lower than [Idr]B-	[Idr]A1+ to [Idr]A1	[Idr]A2+ to [Idr]A2	[Idr]A3+ to [Idr] A3	Lower than [Idr]A3		
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to idA-	id BBB+ to idBBB-	idBB+ to idBB-	idB+ to idB-	Lower than idB-	idA1	idA2	idA3 to id A4	Lower than idA4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Receivables on sovereigns		2,380,551	-	-	18,709,475	-	-	-	-	-	-	-	469,616,157	490,706,183
2	Receivables on public sector entities		28,427,527	7,846,566	289,100	5,739,772	-	-	-	-	-	-	-	1,668,655	43,971,620
3	Receivables on multilateral development banks and international institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks		10,014,606	7,055,007	15,825,877	2,764,516	63,933	17,524	-	-	-	-	-	16,743,875	52,485,338
5	Loans secured by residential property		-	-	-	-	-	-	-	-	-	-	-	51,414,871	51,414,871
6	Loans secured by commercial real estate		-	-	1,940,349	472,696	-	-	-	-	-	-	-	16,940,897	19,353,942
7	Employee/retired loans		-	-	-	-	-	-	-	-	-	-	-	282,084	282,084
8	Receivables on micro, small business & retail portfolio		-	-	-	-	-	-	-	-	-	-	-	65,364,458	65,364,458
9	Receivables on corporate		19,052,279	29,639,600	23,903,060	91,105	51,893	592,843	134,107	-	-	-	-	490,510,922	563,975,809
10	Past due receivables		-	376,596	-	-	-	-	-	-	-	-	-	2,352,953	2,729,549
11	Other assets		-	-	-	-	-	-	-	-	-	-	-	48,522,848	48,522,848
	TOTAL		**59,874,963**	**44,917,769**	**41,958,386**	**27,777,564**	**115,826**	**610,367**	**134,107**	**-**	**-**	**-**	**-**	**1,163,417,720**	**1,338,806,702**

No.	Portfolio Category	Rating Company	As of 30 June, 2021 — Net Receivables												
			Long-Term Rating							Short-Term Rating				Unrated	Total
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Lower than B-	A-1	A-2	A-3	Lower than A-3		
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Lower than B-	F1+ to F1	F2	F3	Lower than F3		
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Lower than B3	P-1	P-2	P-3	Lower than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to. A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Lower than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Lower than F3(idn)		
		PT ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-	Lower than [Idr]B-	[Idr]A1+ to [Idr]A1	[Idr]A2+ to [Idr]A2	[Idr]A3+ to [Idr] A3	Lower than [Idr]A3		
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to idA-	id BBB+ to idBBB-	idBB+ to idBB-	idB+ to idB-	Lower than idB-	idA1	idA2	idA3 to id A4	Lower than idA4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Receivables on sovereigns		2,290,571	-	-	20,620,795	-	-	-	-	-	-	-	411,138,888	434,050,254
2	Receivables on public sector entities		19,087,018	6,880,641	1,363,472	626,383	-	-	-	-	-	-	-	3,328,104	31,285,618
3	Receivables on multilateral development banks and international institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks		15,909,092	9,235,346	23,445,969	3,238,077	-	-	-	-	-	-	-	13,204,392	65,032,876
5	Loans secured by residential property		-	-	151,292	-	-	-	-	-	-	-	-	49,358,105	49,509,397
6	Loans secured by commercial real estate		-	-	-	-	-	-	-	-	-	-	-	21,488,132	21,488,132
7	Employee/retired loans		-	-	-	-	-	-	-	-	-	-	-	263,865	263,865
8	Receivables on micro, small business & retail portfolio		-	-	-	-	-	-	-	-	-	-	-	63,217,427	63,217,427
9	Receivables on corporate		29,371,909	20,126,538	20,385,477	1,261,137	249,735	-	1,011,843	-	-	-	-	421,106,149	493,512,788
10	Past due receivables		-	-	-	-	-	-	-	-	-	-	-	6,133,881	6,133,881
11	Other assets		-	-	-	-	-	-	-	-	-	-	-	48,195,427	48,195,427
	TOTAL		**66,658,590**	**36,242,525**	**45,346,210**	**25,746,392**	**249,735**	**-**	**1,011,843**	**-**	**-**	**-**	**-**	**1,037,434,370**	**1,212,689,665**

18.a. Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Bank Only

(in million rupiah)

No.	Portfolio Category	As of 30 June, 2022									RWA	Capital Charge
		Net Receivables after Calculation of Credit Risk Mitigation Impact										
		0%	20%	25%	35%	50%	75%	100%	150%	Others		
(1)		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
A	**Balance Sheet Exposures**											
1	Receivables on sovereigns	388,736,493	-	-	-	-	-	-	-		-	-
2	Receivables on public sector entities	-	34,768,858	-	-	6,463,514	-	-	-		10,185,528	1,017,534
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-		-	-
4	Receivables on banks	9,312	31,920,197	-	-	17,110,187	-	2,311	-		14,941,443	1,492,650
5	Loans secured by residential property	-	10,913,014	20,188,487	20,041,845	-	-	-	-		14,244,370	1,423,013
6	Loans secured by commercial real estate	976,674	2,961	-	-	-	-	15,815,675	-		15,816,267	1,580,045
7	Employee/retired loans	-	-	-	-	-	-	-	-		-	-
8	Receivables on micro, small business & retail portfolio	478,885	366,134	-	-	284	54,705,980	-	-		41,102,854	4,106,175
9	Receivables on corporate	13,603,267	43,374,463	-	-	23,356,368	-	403,465,009	628,480		424,760,805	42,433,604
10	Past due receivable	1,472	2,091	-	-	-	-	527,279	2,133,710		3,728,264	372,454
11	Other assets	15,497,112	-	-	-	-	-	30,111,340	1,417,561		32,237,681	3,220,544
	Total Exposures - Balance Sheet	**419,303,215**	**121,347,718**	**20,188,487**	**20,041,845**	**46,930,353**	**54,705,980**	**449,921,614**	**4,179,751**	**-**	**557,017,212**	**55,646,019**
B	**Off Balance Sheet Commitment/Contingency Receivables Exposures**											
1	Receivables on sovereigns	-	-	-	-	-	-	-	-		-	-
2	Receivables on public sector entities	1,761	1,069,727	-	-	989,717	-	-	-		708,804	70,810
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-		-	-
4	Receivables on banks	6,777	328,253	-	-	601,171	-	-	-		366,236	36,587
5	Loans secured by residential property	-	93,252	2,871	153	-	-	-	-		19,422	1,940
6	Loans secured by commercial real estate	33,564	42	-	-	-	-	2,302,053	-		2,302,061	229,976
7	Employee/retired loans	-	-	-	-	-	-	-	-		-	-
8	Receivables on micro, small business & retail portfolio	179,110	653	-	-	3	544,060	-	-		408,177	40,777
9	Receivables on corporate	2,277,409	4,357,502	-	-	3,875,994	-	58,752,575	88,636		61,695,027	6,163,333
10	Past due receivable	-	-	-	-	-	-	-	17		25	3
	Total Exposures - Off Balance Sheet	**2,498,621**	**5,849,429**	**2,871**	**153**	**5,466,885**	**544,060**	**61,054,628**	**88,653**		**65,499,752**	**6,543,426**
C	**Counterparty Credit Risk Exposures**											
1	Receivables on sovereigns	93,337,396	-	-	-	-	-	-	-		-	-
2	Receivables on public sector entities	-	-	-	-	-	-	-	-		-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-		-	-
4	Receivables on banks	-	1,184,725	-	-	-	-	-	-		236,945	23,671
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-	-	-		-	-
6	Receivables on corporate	-	-	-	-	-	-	-	-		-	-
	Total Exposures - Counterparty Credit Risk	**93,337,396**	**1,184,725**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**236,945**	**23,671**
D	**Derivative Credit Risk Exposures**											
1	Receivables on sovereigns	6,569	-	-	-	-	-	-	-		-	-
2	Receivables on public sector entities	-	-	-	-	-	-	-	-		-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-		-	-
4	Receivables on banks	-	136,844	-	-	558,757	-	-	-		306,747	30,644
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	4,642	-	-		3,482	348
6	Receivables on corporate	-	-	-	-	-	-	370,091	-		370,091	36,972
7	Credit Valuation Adjustment (CVA risk weighted assets)										25,668	2,564
	Total Exposures - Derivative Credit Risk	**6,569**	**136,844**	**-**	**-**	**558,757**	**4,642**	**370,091**	**-**	**-**	**705,988**	**70,528**

No.	Portfolio Category	As of 30 June, 2021									RWA	Capital Charge
		Net Receivables after Calculation of Credit Risk Mitigation Impact										
		0%	20%	25%	35%	50%	75%	100%	150%	Others		
(1)		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
A	**Balance Sheet Exposures**											
1	Receivables on sovereigns	298,286,808	-	-	-	-	-	-	-		-	-
2	Receivables on public sector entities	377,067	22,919,106	-	-	4,436,485	-	-	-		6,802,064	679,526
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-		-	-
4	Receivables on banks	18,070	36,471,215	-	-	25,029,645	-	-	-		19,809,066	1,978,926
5	Loans secured by residential property	-	11,265,360	20,959,901	16,937,146	-	-	-	-		13,421,049	1,340,763
6	Loans secured by commercial real estate	806,807	1,434	-	-	-	-	18,980,024	-		18,980,311	1,896,133
7	Employee/retired loans	-	-	-	-	-	-	-	-		-	-
8	Receivables on micro, small business & retail portfolio	498,446	187,274	-	-	290	53,330,322	-	-		40,035,341	3,999,531
9	Receivables on corporate	11,604,838	44,671,751	-	-	19,018,263	-	350,505,884	921,164		370,331,112	36,996,078
10	Past due receivable	3,081	2,601	-	-	-	-	493,277	5,553,947		8,824,717	881,589
11	Other assets	15,413,522	-	-	-	-	-	29,829,413	1,702,933		32,383,812	3,235,143
	Total Exposures - Balance Sheet	**327,008,638**	**115,518,742**	**20,959,901**	**16,937,146**	**48,484,683**	**53,330,322**	**399,808,599**	**8,178,043**	**-**	**510,587,471**	**51,007,689**
B	**Off Balance Sheet Commitment/Contingency Receivables Exposures**											
1	Receivables on sovereigns	1,500,000	-	-	-	-	-	-	-		-	-
2	Receivables on public sector entities	-	2,872,020	-	-	211,468	-	-	-		680,138	67,946
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-		-	-
4	Receivables on banks	5,227	252,846	-	-	1,176,411	-	-	-		638,775	63,814
5	Loans secured by residential property	-	123,715	3,459	486	-	-	-	-		25,778	2,575
6	Loans secured by commercial real estate	46,050	-	-	-	-	-	1,255,762	-		1,255,762	125,451
7	Employee/retired loans	-	-	-	-	-	-	-	-		-	-
8	Receivables on micro, small business & retail portfolio	177,795	274	-	-	-	519,889	-	-		389,972	38,958
9	Receivables on corporate	1,950,263	4,547,455	-	-	2,770,579	-	51,178,788	92,422		53,612,202	5,355,859
10	Past due receivable	1,021	-	-	-	-	-	-	10,048		15,072	1,506
	Total Exposures - Off Balance Sheet	**3,680,356**	**7,796,310**	**3,459**	**486**	**4,158,459**	**519,889**	**52,434,549**	**102,470**	**-**	**56,617,698**	**5,656,109**
C	**Counterparty Credit Risk Exposures**											
1	Receivables on sovereigns	21,536,119	-	-	-	-	-	-	-		-	-
2	Receivables on public sector entities	-	-	-	-	-	-	-	-		-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-		-	-
4	Receivables on banks	-	166,398	-	-	-	-	-	-		33,280	3,325
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-	-	-		-	-
6	Receivables on corporate	-	-	-	-	-	-	-	-		-	-
	Total Exposures - Counterparty Credit Risk	**21,536,119**	**166,398**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**33,280**	**3,325**
D	**Derivative Credit Risk Exposures**											
1	Receivables on sovereigns	-	-	-	-	-	-	-	-		-	-
2	Receivables on public sector entities	-	-	-	-	-	-	-	-		-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-		-	-
4	Receivables on banks	-	88,773	-	-	1,441,316	-	-	-		738,412	73,767
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-	-	-		-	-
6	Receivables on corporate	-	-	-	-	-	-	218,741	-		218,741	21,852
7	Credit Valuation Adjustment (CVA risk weighted assets)										120,678	12,056
	Total Exposures - Derivative Credit Risk	**-**	**88,773**	**-**	**-**	**1,441,316**	**-**	**218,741**	**-**	**-**	**1,077,832**	**107,675**

18.b. Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Bank as Consolidated with Subsidiaries

(in million rupiah)

No.	Portfolio Category	As of 30 June, 2022									RWA	Capital Charge
		Net Receivables after Calculation of Credit Risk Mitigation Impact										
		0%	20%	25%	35%	50%	75%	100%	150%	Others		
(1)	(2)		(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
A	***Balance Sheet Exposures***											
1	Receivables on sovereigns	394,839,235	-	-	-	-	-	-	-		-	-
2	Receivables on public sector entities	-	35,306,464	-	-	6,603,951	-	-	-		10,363,269	1,035,291
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-		-	-
4	Receivables on banks	9,312	32,513,734	-	-	17,140,781	-	2,311	-		15,075,448	1,506,037
5	Loans secured by residential property	2,996	10,949,020	20,223,757	20,142,822	-	-	-	-		14,295,730	1,428,143
6	Loans secured by commercial real estate	976,674	2,961	-	-	-	-	16,038,648	-		16,039,240	1,602,320
7	Employee/retired loans	-	-	-	-	282,084	-	-	-		141,042	14,090
8	Receivables on micro, small business & retail portfolio	522,638	366,134	-	-	284	63,744,641	-	-		47,881,849	4,783,397
9	Receivables on corporate	13,929,509	44,146,051	-	-	24,314,485	-	411,064,433	678,480		433,068,605	43,263,554
10	Past due receivables	1,472	2,090	-	-	-	-	527,280	2,198,690		3,825,733	382,191
11	Other assets	15,527,293	-	-	-	-	-	31,267,386	1,728,169		33,859,640	3,382,578
	Total Exposures - Balance Sheet	**425,809,129**	**123,286,454**	**20,223,757**	**20,142,822**	**48,341,585**	**63,744,641**	**458,900,058**	**4,605,339**	**-**	**574,550,556**	**57,397,601**
B	***Off Balance Sheet Commitment/Contingency Receivables Exposures***											
1	Receivables on sovereigns	-	-	-	-	-	-	-	-		-	-
2	Receivables on public sector entities	1,761	1,069,727	-	-	989,717	-	-	-		708,804	70,810
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-		-	-
4	Receivables on banks	6,777	328,253	-	-	601,171	-	-	-		366,236	36,587
5	Loans secured by residential property	-	93,252	2,871	153	-	-	-	-		19,422	1,940
6	Loans secured by commercial real estate	33,564	42	-	-	-	-	2,302,053	-		2,302,061	229,976
7	Employee/retired loans	-	-	-	-	-	-	-	-		-	-
8	Receivables on micro, small business & retail portfolio	179,110	653	-	-	3	546,353	-	-		409,897	40,949
9	Receivables on corporate	2,277,409	4,357,502	-	-	3,875,994	-	58,843,638	88,636		61,786,090	6,172,430
10	Past due receivables	-	-	-	-	-	-	-	17		25	2
	Total Exposures - Off Balance Sheet	**2,498,621**	**5,849,429**	**2,871**	**153**	**5,466,885**	**546,353**	**61,145,691**	**88,653**	**-**	**65,592,535**	**6,552,694**
C	***Counterparty Credit Risk Exposures***											
1	Receivables on sovereigns	95,860,379	-	-	-	-	-	-	-		-	-
2	Receivables on public sector entities	-	-	-	-	-	-	-	-		-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-		-	-
4	Receivables on banks	-	1,187,244	-	-	-	-	-	-		237,449	23,721
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-	-	-		-	-
6	Receivables on corporate	-	-	-	-	-	-	29,581	-		29,581	2,955
	Total Exposures - Counterparty Credit Risk	**95,860,379**	**1,187,244**	**-**	**-**	**-**	**-**	**29,581**	**-**	**-**	**267,030**	**26,676**
D	***Derivative Credit Risk Exposures***											
1	Receivables on sovereigns	6,569	-	-	-	-	-	-	-		-	-
2	Receivables on public sector entities	-	-	-	-	-	-	-	-		-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-		-	-
4	Receivables on banks	-	136,998	-	-	558,757	-	-	-		306,778	30,647
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	4,642	-	-		3,482	348
6	Receivables on corporate	-	-	-	-	-	-	370,091	-		370,091	36,972
7	Credit Valuation Adjustment (CVA risk weighted assets)										25,668	2,564
	Total Exposures - Derivative Credit Risk	**6,569**	**136,998**	**-**	**-**	**558,757**	**4,642**	**370,091**	**-**	**-**	**706,019**	**70,531**

No.	Portfolio Category	As of 30 June, 2021									RWA	Capital Charge
		Net Receivables after Calculation of Credit Risk Mitigation Impact										
		0%	20%	25%	35%	50%	75%	100%	150%	Others		
(1)		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
A	**Balance Sheet Exposures**											
1	Receivables on sovereigns	303,444,592	-	-	-	-	-	-	-		-	-
2	Receivables on public sector entities	377,067	23,095,640	-	-	4,729,424	-	-	-		6,983,840	697,686
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-		-	-
4	Receivables on banks	18,070	37,051,751	-	-	23,557,420	-	-	-		19,189,060	1,916,987
5	Loans secured by residential property	-	11,292,551	21,138,833	16,950,351	-	-	-	-		13,475,842	1,346,237
6	Loans secured by commercial real estate	806,807	1,434	-	-	-	-	19,378,080	-		19,378,367	1,935,899
7	Employee/retired loans	-	-	-	-	263,865	-	-	-		131,932	13,180
8	Receivables on micro, small business & retail portfolio	576,356	187,274	-	-	290	61,755,549	-	-		46,354,261	4,630,791
9	Receivables on corporate	11,604,838	45,033,959	-	-	19,198,710	-	356,026,749	921,164		376,014,641	37,563,863
10	Past due receivables	3,081	2,601	-	-	-	-	494,231	5,622,898		8,929,098	892,017
11	Other assets	15,424,961	-	-	-	-	-	30,823,181	1,947,285		33,744,109	3,371,036
	Total Exposures - Balance Sheet	**332,255,771**	**116,665,210**	**21,138,833**	**16,950,351**	**47,749,709**	**61,755,549**	**406,722,242**	**8,491,347**	**-**	**524,201,150**	**52,367,696**
B	**Off Balance Sheet Commitment/Contingency Receivables Exposures**											
1	Receivables on sovereigns	1,500,000	-	-	-	-	-	-	-		-	-
2	Receivables on public sector entities	-	2,872,020	-	-	211,468	-	-	-		680,138	67,946
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-		-	-
4	Receivables on banks	5,227	252,846	-	-	1,176,411	-	-	-		638,775	63,814
5	Loans secured by residential property	-	123,715	3,459	486	-	-	-	-		25,778	2,575
6	Loans secured by commercial real estate	46,050	-	-	-	-	-	1,255,762	-		1,255,762	125,451
7	Employee/retired loans	-	-	-	-	-	-	-	-		-	-
8	Receivables on micro, small business & retail portfolio	177,795	274	-	-	-	519,889	-	-		389,971	38,958
9	Receivables on corporate	1,950,263	4,547,455	-	-	2,770,579	-	51,119,591	92,422		53,553,006	5,349,945
10	Past due receivables	1,021	-	-	-	-	-	-	10,048		15,072	1,506
	Total Exposures - Off Balance Sheet	**3,680,356**	**7,796,310**	**3,459**	**486**	**4,158,459**	**519,889**	**52,375,353**	**102,470**	**-**	**56,558,501**	**5,650,195**
C	**Counterparty Credit Risk Exposures**											
1	Receivables on sovereigns	22,051,549	-	-	-	-	-	-	-		-	-
2	Receivables on public sector entities	-	-	-	-	-	-	-	-		-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-		-	-
4	Receivables on banks	-	166,882	-	-	-	-	-	-		33,376	3,334
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-	-	-		-	-
6	Receivables on corporate	-	-	-	-	-	-	28,316	-		28,316	2,829
	Total Exposures - Counterparty Credit Risk	**22,051,549**	**166,882**	**-**	**-**	**-**	**-**	**28,316**	**-**	**-**	**61,692**	**6,163**
D	**Derivative Credit Risk Exposures**											
1	Receivables on sovereigns	-	-	-	-	-	-	-	-		-	-
2	Receivables on public sector entities	-	-	-	-	-	-	-	-		-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-		-	-
4	Receivables on banks	-	88,773	-	-	1,441,316	-	-	-		738,412	73,767
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-	-	-		-	-
6	Receivables on corporate	-	-	-	-	-	-	218,741	-		218,741	21,852
7	Credit Valuation Adjustment (CVA risk weighted assets)										120,678	12,056
	Total Exposures - Derivative Credit Risk	**-**	**88,773**	**-**	**-**	**1,441,316**	**-**	**218,741**	**-**	**-**	**1,077,832**	**107,675**

19.a. Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Only

(in million rupiah)

No.	Portfolio Category	As of June 30, 2022						As of June 30, 2021					
		Net Receivables	Portion Secured By				Unsecured Portion	Net Receivables	Portion Secured By				Unsecured Portion
			Collateral	Guarantee	Credit Insurance	Others			Collateral	Guarantee	Credit Insurance	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]	(9)	(10)	(11)	(12)	(13)	(14) = (9)-[(10)+(11)+(12)+(13)]
A	**Balance Sheet Exposures**												
1	Receivables on sovereigns	388,736,493	-	-	-		388,736,493	298,286,808	-	-	-		298,286,808
2	Receivables on public sector entities	41,232,372	-	-	-		41,232,372	27,732,658	377,067	-	-		27,355,591
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-	-	-	-	-		-
4	Receivables on banks	49,042,007	9,312	-	-		49,032,695	61,518,930	18,070	-	-		61,500,860
5	Loans secured by residential property	51,143,346	-	-	-		51,143,346	49,162,408	-	-	-		49,162,408
6	Loans secured by commercial real estate	16,795,310	979,635	-	-		15,815,675	19,788,265	808,241	-	-		18,980,024
7	Employee/retired loans	-	-	-	-		-	-	-	-	-		-
8	Receivables on micro, small business & retail portfolio	55,551,283	845,303	-	-		54,705,980	54,016,332	686,010	-	-		53,330,322
9	Receivables on corporate	484,427,587	16,528,798	-	-		467,898,789	426,721,900	13,211,150	-	-		413,510,750
10	Past due receivables	2,664,552	3,563	-	-		2,660,989	6,052,906	5,682	-	-		6,047,224
11	Other assets	47,026,013	-	-	-		47,026,013	46,945,868	-	-	-		46,945,868
	Total Exposures - Balance Sheet	**1,136,618,963**	**18,366,611**	**-**	**-**		**1,118,252,352**	**990,226,075**	**15,106,219**	**-**	**-**		**975,119,855**
B	**Off Balance Sheet Commitment/ Contingency Receivables Exposures**												
1	Receivables on sovereigns	-	-	-	-		-	1,500,000	-	-	-		1,500,000
2	Receivables on public sector entities	2,061,205	1,761	-	-		2,059,444	3,083,488	-	-	-		3,083,488
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-	-	-	-	-		-
4	Receivables on banks	936,201	6,778	-	-		929,423	1,434,483	5,227	-	-		1,429,257
5	Loans secured by residential property	96,276	-	-	-		96,276	127,660	-	-	-		127,660
6	Loans secured by commercial real estate	2,335,659	33,606	-	-		2,302,053	1,301,812	46,050	-	-		1,255,762
7	Employee/retired loans	-	-	-	-		-	-	-	-	-		-
8	Receivables on micro, small business & retail portfolio	723,826	179,765	-	-		544,061	697,958	178,069	-	-		519,889
9	Receivables on corporate	69,352,116	2,604,722	-	-		66,747,394	60,539,508	1,951,018	-	-		58,588,489
10	Past due receivables	17	-	-	-		17	11,069	1,021	-	-		10,048
	Total Exposures - Off Balance Sheets	**75,505,300**	**2,826,632**	**-**	**-**		**72,678,668**	**68,695,978**	**2,181,385**	**-**	**-**		**66,514,593**
C	**Counterparty Credit Risk Exposures**												
1	Receivables on sovereigns	93,337,396	-	-	-		93,337,396	128,590,232	107,054,113	-	-		21,536,119
2	Receivables on public sector entities	-	-	-	-		-	-	-	-	-		-
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-	-	-	-	-		-
4	Receivables on banks	1,184,725	-	-	-		1,184,725	1,440,578	1,274,181	-	-		166,398
5	Receivables on micro, small business & retail portfolio	-	-	-	-		-	-	-	-	-		-
6	Receivables on corporate	-	-	-	-		-	-	-	-	-		-
	Total Exposures - Counterparty Credit Risk	**94,522,121**	**-**	**-**	**-**		**94,522,121**	**130,030,810**	**108,328,293**	**-**	**-**		**21,702,517**
D	**Eksposur Derivative Credit Risk**												
1	Receivables on sovereigns	6,569	-	-	-		6,569	-	-	-	-		-
2	Receivables on public sector entities	-	-	-	-		-	-	-	-	-		-
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-	-	-	-	-		-
4	Receivables on banks	695,601	-	-	-		695,601	1,530,089	-	-	-		1,530,089
5	Receivables on micro, small business & retail portfolio	4,642	-	-	-		4,642	-	-	-	-		-
6	Receivables on corporate	370,091	-	-	-		370,091	218,741	-	-	-		218,741
	Total Exposures - Derivative Credit Risk	**1,076,903**	**-**	**-**	**-**		**1,076,903**	**1,748,830**	**-**	**-**	**-**		**1,748,830**
	Total (A+B+C+D)	**1,307,723,287**	**21,193,243**	**-**	**-**	**-**	**1,286,530,044**	**1,190,701,693**	**125,615,898**	**-**	**-**	**-**	**1,065,085,795**

19.b. Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank as Consolidated with Subsidiaries

(in million rupiah)

No.	Portofolio Category	As of June 30, 2022						As of June 30, 2021					
		Net Receivables	Portion Secured By				Unsecured Portion	Net Receivables	Portion Secured By				Unsecured Portion
			Collateral	Guarantee	Credit Insurance	Others			Collateral	Guarantee	Credit Insurance	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]	(9)	(10)	(11)	(12)	(13)	(14) = (9)-[(10)+(11)+(12)+(13)]
A	**Balance Sheet Exposures**												
1	Receivables on sovereigns	394,839,235	-	-	-		394,839,235	303,444,592	-	-	-		303,444,592
2	Receivables on public sector entities	41,910,415	-	-	-		41,910,415	28,202,130	377,067	-	-		27,825,064
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-	-	-	-	-		-
4	Receivables on banks	49,666,138	9,312	-	-		49,656,826	60,627,240	18,070	-	-		60,609,170
5	Loans secured by residential property	51,318,595	2,996	-	-		51,315,599	49,381,737	-	-	-		49,381,737
6	Loans secured by commercial real estate	17,018,283	979,635	-	-		16,038,648	20,186,320	808,241	-	-		19,378,080
7	Employee/retired loans	282,084	-	-	-		282,084	263,865	-	-	-		263,865
8	Receivables on micro, small business & retail portfolio	64,633,697	889,056	-	-		63,744,641	62,519,469	763,920	-	-		61,755,549
9	Receivables on corporate	494,132,958	16,855,040	-	-		477,277,918	432,785,421	13,211,150	-	-		419,574,271
10	Past due receivables	2,729,532	3,563	-	-		2,725,969	6,122,812	5,682	-	-		6,117,129
11	Other assets	48,522,848	-	-	-		48,522,848	48,195,427	-	-	-		48,195,427
	Total Exposures - Balance Sheet	**1,165,053,785**	**18,739,602**	**-**	**-**	**-**	**1,146,314,183**	**1,011,729,013**	**15,184,129**	**-**	**-**	**-**	**996,544,884**
B	**Off Balance Sheet Commitment/ Contingency Receivables Exposures**												
1	Receivables on sovereigns	-	-	-	-		-	1,500,000	-	-	-		1,500,000
2	Receivables on public sector entities	2,061,205	1,761	-	-		2,059,444	3,083,488	-	-	-		3,083,488
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-	-	-	-	-		-
4	Receivables on banks	936,201	6,778	-	-		929,423	1,434,483	5,227	-	-		1,429,257
5	Loans secured by residential property	96,276	-	-	-		96,276	127,660	-	-	-		127,660
6	Loans secured by commercial real estate	2,335,659	33,606	-	-		2,302,053	1,301,812	46,050	-	-		1,255,762
7	Employee/retired loans	-	-	-	-		-	-	-	-	-		-
8	Receivables on micro, small business & retail portfolio	726,119	179,765	-	-		546,354	697,958	178,069	-	-		519,889
9	Receivables on corporate	69,443,179	2,604,722	-	-		66,838,457	60,480,311	1,951,018	-	-		58,529,293
10	Past due receivables	17	-	-	-		17	11,069	1,021	-	-		10,048
	Total Exposures - Off Balance Sheets	**75,598,656**	**2,826,632**	**-**	**-**	**-**	**72,772,024**	**68,636,781**	**2,181,385**	**-**	**-**	**-**	**66,455,397**
C	**Counterparty Credit Risk Exposures**												
1	Receivables on sovereigns	95,860,379	-	-	-		95,860,379	129,105,662	107,054,113	-	-		22,051,549
2	Receivables on public sector entities	-	-	-	-		-	-	-	-	-		-
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-	-	-	-	-		-
4	Receivables on banks	1,187,244	-	-	-		1,187,244	1,441,064	1,274,181	-	-		166,882
5	Receivables on micro, small business & retail portfolio	-	-	-	-		-	-	-	-	-		-
6	Receivables on corporate	29,581	-	-	-		29,581	28,315	-	-	-		28,316
	Total Exposures - Counterparty Credit Risk	**97,077,204**	**-**	**-**	**-**	**-**	**97,077,204**	**130,575,041**	**108,328,293**	**-**	**-**	**-**	**22,246,747**
D	**Eksposur Derivative Credit Risk**												
1	Receivables on sovereigns	6,569	-	-	-		6,569	-	-	-	-		-
2	Receivables on public sector entities	-	-	-	-		-	-	-	-	-		-
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-	-	-	-	-		-
4	Receivables on banks	695,755	-	-	-		695,755	1,530,089	-	-	-		1,530,089
5	Receivables on micro, small business & retail portfolio	4,642	-	-	-		4,642	-	-	-	-		-
6	Receivables on corporate	370,091	-	-	-		370,091	218,741	-	-	-		218,741
	Total Exposures - Derivative Credit Risk	**1,077,057**	**-**	**-**	**-**	**-**	**1,077,057**	**1,748,830**	**-**	**-**	**-**	**-**	**1,748,830**
	Total (A+B+C+D)	**1,338,806,702**	**21,566,234**	**-**	**-**	**-**	**1,317,240,468**	**1,212,689,665**	**125,693,808**	**-**	**-**	**-**	**1,086,995,858**

20.a. Credit Risk - Disclosure of RWA Calculation for Credit Risk Using the Standard Approach - Bank only

1. Balance Sheet Assets Exposures

(in million rupiah)

No	Portfolio Category	As of 30 June, 2022			As of 30 June, 2021		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)						
1	Receivables on sovereigns	388,736,493	-	-	298,286,808	-	-
2	Receivables on public sector entities	41,232,372	10,185,528	10,185,528	27,732,658	6,990,597	6,802,064
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Receivables on banks	49,042,007	14,946,100	14,941,443	61,518,930	19,818,100	19,809,066
5	Loans secured by residential property	51,143,346	14,244,370	14,244,370	49,162,408	13,421,049	13,421,049
6	Loans secured by commercial real estate	16,795,310	16,795,310	15,816,267	19,788,265	19,788,265	18,980,311
7	Employee/retired loans	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	55,551,283	41,663,463	41,102,854	54,016,332	40,512,249	40,035,341
9	Receivables on corporate	484,427,587	439,812,697	424,760,805	426,721,900	382,738,134	370,331,112
10	Past due receivables	2,664,552	3,733,189	3,728,264	6,052,906	8,832,721	8,824,717
11	Other assets	47,026,013		32,237,681	46,945,868		32,383,812
	TOTAL	**1,136,618,963**	**541,380,657**	**557,017,212**	**990,226,075**	**492,101,115**	**510,587,471**

2. Disclosure of Off Balance Sheets Commitment/Contingency Receivables Exposures

(in million rupiah)

No	Portfolio Category	As of 30 June, 2022			As of 30 June, 2021		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on sovereigns	-	-	-	1,500,000	-	-
2	Receivables on public sector entities	2,061,205	709,685	708,804	3,083,488	680,138	680,138
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Receivables on banks	936,201	369,625	366,236	1,434,483	641,388	638,775
5	Loans secured by residential property	96,276	19,422	19,422	127,660	25,778	25,778
6	Loans secured by commercial real estate	2,335,659	2,335,659	2,302,061	1,301,812	1,301,811	1,255,762
7	Employee/retired loans	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	723,826	542,869	408,177	697,958	523,469	389,972
9	Receivables on corporate	69,352,116	64,091,478	61,695,027	60,539,508	55,538,142	53,612,202
10	Past due receivables	17	25	25	11,069	16,603	15,072
	TOTAL	**75,505,300**	**68,068,763**	**65,499,752**	**68,695,978**	**58,727,329**	**56,617,698**

3. Counterparty Credit Risk Exposures

(in million rupiah)

No	Portfolio Category	As of 30 June, 2022			As of 30 June, 2021		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on sovereigns	93,337,396	-	-	128,590,232	-	-
2	Receivables on public sector entities	-	-	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Receivables on banks	1,184,725	236,945	236,945	1,440,578	288,116	33,280
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-
6	Receivables on corporate	-	-	-	-	-	-
	TOTAL	**94,522,121**	**236,945**	**236,945**	**130,030,810**	**288,116**	**33,280**

4. Settlement Risk Eksposures

(in million rupiah)

No	Type of transaction	As of 30 June, 2022			As of 30 June, 2021		
		Eksposure Value	Capital deduction factor	RWA after CRM	Eksposure Value	Capital deduction factor	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Delivery versus payment	-		-	-		-
2	Non-delivery versus payment	-		-	-		-
2	a. Capital charge 8% (5-15 days)	-		-	-		-
3	b. Capital charge 50% (16-30 days)	-		-	-		-
4	c. Capital charge 75% (31-45 days)	-		-	-		-
5	d. Capital charge 100% (more than 45 days)	-	-		-	-	
	TOTAL	**-**	**-**	**-**	**-**	**-**	**-**

5. Securitization Risk Exposures

(in million rupiah)

No	Type of transaction	As of 30 June, 2022		As of 30 June, 2021	
		Eksposure Value	Capital deduction factor	Eksposure Value	Capital deduction factor
(1)	(2)	(3)	(4)	(5)	(6)
1	RWA for securitization exposures calculated by External Rating Base Approach (ERBA) method		1,216		5,889
2	RWA for securitization exposures calculated by Standardized Approach (SA) method		-		-
3	Securitization exposures as deduction factor of core capital	-		-	
	TOTAL	**-**	**1,216**	**-**	**5,889**

6. Derivative Credit Risk Exposures

(in million rupiah)

No	Portfolio Category	As of 30 June, 2022		As of 30 June, 2021	
		Net Receivables	RWA	Net Receivables	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Receivables on sovereigns	6,569	-	-	-
2	Receivables on public sector entities	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-
4	Receivables on banks	695,601	306,747	1,530,089	738,412
5	Receivables on micro, small business & retail portfolio	4,642	3,482	-	-
6	Receivables on corporate	370,091	370,091	218,741	218,741
7	Credit Valuation Adjustment (CVA risk weighted assets)		25,668		120,678
	TOTAL	**1,076,903**	**705,988**	**1,748,830**	**1,077,832**

7. Total Credit Risk Measurement

(in million rupiah)

		As of 30 June, 2022	As of 30 June, 2021
TOTAL RISK WEIGHTED ASSETS CREDIT RISK	(A)	623,461,113	568,322,169
RISK WEIGHTED ASSETS CREDIT RISK DEDUCTION FACTOR	(B)	-	-
TOTAL RISK WEIGHTED ASSETS CREDIT RISK	(C)	623,461,113	568,322,169
TOTAL CAPITAL DEDUCTION FACTOR	(D)	-	-

20.b. Credit Risk - Disclosure of RWA Calculation for Credit Risk Using the Standard Approach - Bank as Consolidated with Subsidiaries

1. Balance Sheet Assets Exposures

(in million rupiah)

No	Portfolio Category	As of June 30, 2022			As of 30 June, 2021		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on sovereigns	394,839,235	-	-	303,444,592	-	-
2	Receivables on public sector entities	41,910,415	10,363,268	10,363,269	28,202,130	7,172,373	6,983,840
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Receivables on banks	49,666,138	15,080,105	15,075,448	60,627,240	19,198,095	19,189,060
5	Loans secured by residential property	51,318,595	14,296,779	14,295,730	49,381,737	13,475,842	13,475,842
6	Loans secured by commercial real estate	17,018,283	17,018,283	16,039,240	20,186,320	20,186,321	19,378,367
7	Employee/retired loans	282,084	141,042	141,042	263,865	131,932	131,932
8	Receivables on micro, small business & retail portfolio	64,633,697	48,475,272	47,881,849	62,519,469	46,889,602	46,354,261
9	Receivables on corporate	494,132,958	448,446,739	433,068,605	432,785,421	388,421,663	376,014,641
10	Past due receivables	2,729,532	3,830,659	3,825,733	6,122,812	8,937,102	8,929,098
11	Other assets	48,522,848		33,859,640	48,195,427		33,744,109
	TOTAL	**1,165,053,785**	**557,652,147**	**574,550,556**	**1,011,729,013**	**504,412,929**	**524,201,150**

2. Disclosure of Off Balance Sheets Commitment/Contingency Receivables Exposures

(in million rupiah)

No	Portfolio Category	As of 30 June, 2022			As of 30 June, 2021		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on sovereigns	-	-	-	1,500,000	-	-
2	Receivables on public sector entities	2,061,205	709,685	708,804	3,083,488	680,138	680,138
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Receivables on banks	936,201	369,624	366,236	1,434,483	641,388	638,775
5	Loans secured by residential property	96,276	19,422	19,422	127,660	25,778	25,778
6	Loans secured by commercial real estate	2,335,659	2,335,659	2,302,061	1,301,812	1,301,811	1,255,762
7	Employee/retired loans	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	726,119	544,589	409,897	697,958	523,468	389,971
9	Receivables on corporate	69,443,179	64,182,541	61,786,090	60,480,311	55,478,946	53,553,006
10	Past due receivables	17	25	25	11,069	16,603	15,072
	TOTAL	**75,598,656**	**68,161,545**	**65,592,535**	**68,636,781**	**58,668,132**	**56,558,501**

3. Counterparty Credit Risk Exposures

(in million rupiah)

No	Portfolio Category	As of 30 June, 2022			As of 30 June, 2021		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on sovereigns	95,860,379	-	-	129,105,662	-	-
2	Receivables on public sector entities	-	-	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Receivables on banks	1,187,244	237,449	237,449	1,441,064	288,213	33,376
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-
6	Receivables on corporate	29,581	29,581	29,581	28,315	28,316	28,316
	TOTAL	**97,077,204**	**267,030**	**267,030**	**130,575,041**	**316,528**	**61,692**

4. Settlement Risk Eksposures

(in million rupiah)

No	Type of transaction	As of 30 June, 2022			As of 30 June, 2021		
		Eksposure Value	Capital deduction factor	RWA after CRM	Eksposure Value	Capital deduction factor	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Delivery versus payment	-		-	-		-
2	a. Capital charge 8% (5-15 days)	-		-	-		-
3	b. Capital charge 50% (16-30 days)	-		-	-		-
4	c. Capital charge 75% (31-45 days)	-		-	-		-
5	d. Capital charge 100% (more than 45 days)	-		-	-		-
6	Non-delivery versus payment	-	-		-	-	
	TOTAL	**-**	**-**	**-**	**-**	**-**	**-**

5. Securitization Risk Exposures

(in million rupiah)

No	Type of transaction	As of 30 June, 2022		As of 30 June, 2021	
		Eksposure Value	Capital deduction factor	Eksposure Value	Capital deduction factor
(1)	(2)	(3)	(4)	(5)	(6)
1	RWA for securitization exposures calculated by External Rating Base Approach (ERBA) method		1,216		5,889
2	RWA for securitization exposures calculated by Standardized Approach (SA) method		-		-
3	Securitization exposures as deduction factor of core capital	-		-	
	TOTAL	**-**	**1,216**	**-**	**5,889**

6. Derivative Credit Risk Exposures

(in million rupiah)

No	Portfolio Category	As of 30 June, 2022		As of 30 June, 2021	
		Net Receivables	RWA	Net Receivables	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Receivables on sovereigns	6,569	-	-	-
2	Receivables on public sector entities	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-
4	Receivables on banks	695,755	306,778	1,530,089	738,412
5	Receivables on micro, small business & retail portfolio	4,642	3,482	-	-
6	Receivables on corporate	370,091	370,091	218,741	218,741
7	Credit Valuation Adjustment (CVA risk weighted assets)		25,668		120,678
	TOTAL	**1,077,057**	**706,019**	**1,748,830**	**1,077,832**

7. Total Credit Risk Measurement

(in million rupiah)

		As of 30 June, 2022	As of 30 June, 2021
TOTAL RISK WEIGHTED ASSETS CREDIT RISK	(A)	641,117,356	581,905,064
RISK WEIGHTED ASSETS CREDIT RISK DEDUCTION FACTOR	(B)	-	-
TOTAL RISK WEIGHTED ASSETS CREDIT RISK	(C)	641,117,356	581,905,064
TOTAL CAPITAL DEDUCTION FACTOR	(D)	-	-

22. Credit Risk - Counterpary Credit Risk (CCR1) Exposure Analysis - Bank as Consolidated with Subsidiaries

(in million rupiah)

		a	b	c	d	e	f
		Replacement Cost	**Potential Future Exposure**	**EEPE**	**Alpha used to calculate regulatory EAD**	**Net Receivables**	**RWA**
1	SA-CCR (for derivative)	185,828	583,498		1.4	1,077,057	706,019
2	Internal model method (for derivative 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)					N/A	N/A
5	VaR for SFTs					N/A	N/A
6	**Total**	**185,828**	**583,498**			**1,077,057**	**706,019**

23. Credit risk - Capital Charge for Credit Valuation Adjustments - Bank as Consolidated with Subsidiaries

(in million rupiah)

		a	b
		As of June 30, 2022	
		Net Receivables	RWA
No	Total portfolios based on Advanced CVA capital charge	N/A	N/A
1	(i) VaR components (includes 3x multiplier)		N/A
2	(ii) Stressed VaR Component (includes 3x multiplier)		N/A
3	All portfolios based on Standardized CVA Capital Charge	1,077,057	680,351
4	Total based on CVA Capital Charge		25,668

24. Credit Risk - CCR Exposure based on Portfolio Category and Risk Weighting (CCR3) - Bank as Consolidated with Subsidiaries

(in million rupiah)

Weighted Risk	a	b	c	d	e	f	g	h	i	j	k
Portfolio Category	**0%**	**20%**	**35%**	**40%**	**45%**	**50%**	**75%**	**100%**	**150%**	**Others**	**Total Net receivables**
Receivables on sovereigns	95,860,379	-	-	-	-	-	-	-	-	-	95,860,379
Receivables on public sector entities	-	-	-	-	-	-	-	-	-	-	-
Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-
Receivables on banks	-	1,187,244	-	-	-	-	-	-	-	-	1,187,244
Receivables on micro, small business & retail portfolio	-	-	-	-	-	-	-	-	-	-	-
Receivables on corporate	-	-	-	-	-	-	-	29,581	-	-	29,581
Total	**95,860,379**	**1,187,244**	**-**	**-**	**-**	**-**	**-**	**29,581**	**-**	**-**	**97,077,204**

25. Credit Risk - Net Credit Derivative Claims (CCR6)

BCA has no exposure to net credit derivative receivables

27. Credit Risk - Securitization Exposure in the Banking Book (SEC1)

(in million rupiah)

	a	b	c	d	e	f	g	h	i
	As of June 30, 2022								
	Bank as Originator			Bank as Sponsor			Bank as Investor		
	Traditional	Synthesis	Sub-total	Traditional	Synthesis	Sub-total	Traditional	Synthesis	Sub-total
Retail (total) – among others									
Mortgage loan	-	-	-	-	-	-	-	-	-
Credit card	-	-	-	-	-	-	-	-	-
Others retail exposure	-	-	-	-	-	-	-	-	-
Re-securitization	-	-	-	-	-	-	-	-	-
Non-retail (total) – among others									
Corporate Loan	-	-	-	-	-	-	7,506	-	7,506
Commercial Loan	-	-	-	-	-	-	-	-	-
Rent and Account Receivable	-	-	-	-	-	-	-	-	-
Others retail exposure	-	-	-	-	-	-	-	-	-
Re-securitization	-	-	-	-	-	-	-	-	-

28. Credit Risk - Securitization Exposure Components in the Trading Book (SEC2)

(in million rupiah)

	a	b	c	d	e	f	g	h	i
	As of June 30, 2022								
	Bank as Originator			Bank as Sponsor			Bank as Investor		
	Traditional	Synthesis	Sub-total	Traditional	Synthesis	Sub-total	Traditional	Synthesis	Sub-total
Retail (total) – among others									
Mortgage loan	-	-	-	-	-	-	-	-	-
Credit card	-	-	-	-	-	-	-	-	-
Others retail exposure	-	-	-	-	-	-	-	-	-
Re-securitization	-	-	-	-	-	-	-	-	-
Non-retail (total) – among others									
Corporate Loan	-	-	-	-	-	-	43,943	-	43,943
Commercial Loan	-	-	-	-	-	-	-	-	-
Rent and Account Receivable	-	-	-	-	-	-	-	-	-
Others retail exposure	-	-	-	-	-	-	-	-	-
Re-securitization	-	-	-	-	-	-	-	-	-

29. Credit Risk - Securitization Exposure in the Banking Book and related to its Capital Requirements - Bank Acting as Originator or Sponsor (SEC3)

BCA does not act as the originator or sponsor of Securitization Exposure

30. Credit Risk - Securitization Exposure in the Banking Book and related to its Capital Requirements - Bank Acting as Investor (SEC4)

(in million rupiah)

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	As of June 30, 2022																
	Exposures Values					Exposures Value				RWA				Capital Charge after Cap			
	≤20% Risk Weighting	>20% to 50% Risk Weighting	>50% to 100% Risk Weighting	>100% to <1250% Risk Weighting	1250% Risk Weighting	IRB RBA	IRB SFA	SA/SSFA	1250%	IRB RBA	IRB SFA	SA/SSFA	1250%	IRB RBA	IRB SFA	SA/SSFA	1250%
Total exposures																	
Traditional securitisation																	
Of which securitisation underlying																	
retail	-	-	-	-	-		-	-	-		-	-	-		-	-	-
wholesale	7,506	-	-	-	-		7,506	-	-		-	1,216	-		-	-	-
Of which re-securitisation																	
senior	-	-	-	-	-		-	-	-		-	-	-		-	-	-
non-senior	-	-	-	-	-		-	-	-		-	-	-		-	-	-
Synthetic securitisation																	
Of which securitisation																	
retail	-	-	-	-	-		-	-	-		-	-	-		-	-	-
wholesale	-	-	-	-	-		-	-	-		-	-	-		-	-	-
re-securitisation																	
senior	-	-	-	-	-		-	-	-		-	-	-		-	-	-
non-senior	-	-	-	-	-		-	-	-		-	-	-		-	-	-

32. Disclosure of Market Risk Using Standardized Method

No.	Type of Risk	Period of June, 2022				Period of June, 2021			
		Individual		Consolidated		Individual		Consolidated	
		Capital Charge	RWA	Capital Charge	RWA	Capital Charge	RWA	Capital Charge	RWA
(1)		(3)	(4)	(5)	(6)	(3)	(4)	(5)	(6)
1	Interest rate risk								
	a. Specific risk	708	8,852	2,810	35,123	1,431	17,884	5,101	63,757
	b. General risk	163,664	2,045,801	168,823	2,110,285	359,197	4,489,964	356,807	4,460,085
2	Foreign exchange risk	109,205	1,365,058	65,730	821,625	35,886	448,578	84,025	1,050,317
3	Equity risk								
	a. Specific risk			16,627	207,842			12,311	153,886
	b. General risk			16,627	207,842			12,311	153,886
4	Commodity risk			-	-			-	-
5	Option risk	-	-	-	-	-	-	-	-
	Total	**273,577**	**3,419,710**	**270,617**	**3,382,717**	**396,514**	**4,956,426**	**470,554**	**5,881,931**

34.a. Disclosure of Interest Rate Risk in The Banking Book (IRRBB) Exposure - Bank Individual

RISK MANAGEMENT IMPLEMENTATION REPORT FOR INTEREST RATE RISK IN THE BANKING BOOK

Bank: PT Bank Central Asia (Individual)
Statement Position: June 30, 2022

	Qualitative Disclosure
1.	Interest rate risk in the banking book (IRRBB) refers to the current or prospective risk to the bank's capital and earnings arising from interest rates movements in the market as opposed to the banking book positions. The IRRBB calculation uses two perspectives, namely the economic value perspective and earnings-based perspective. The intention is to identify risks more accurately and to carry out appropriate corrective actions.
2.	Presently, Bank does not have sufficient long-term financial resources to fund fixed-rate loans and banking book securities. Regarding these conditions, funding sources of fixed-rate loans and banking book securities is calculated from the Core Deposit. To mitigate risks, Bank has set nominal limits on fixed-rate loans and banking book securities, limits on IRRBB and pricing strategies.
3.	Measurements of IRRBB individual are carried out on a monthly basis by using two (2) methods as follows: a. measurement based on changes in economic value of equity, which measures the impact of changes in interest rates on the economic value of the Bank's equity (economic value perspective), and b. measurement based on changes in net interest income, which measures the impact of interest rate changes on earnings of the Bank (earnings-based perspective).
4.	Interest rate shock scenarios used by Bank in measuring IRRBB is in accordance with the standard interest rate shock scenarios, which is stated in the Financial Services Authority Circular Letter No.12 /SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book for Commercial Banks. Economic Value of Equity (EVE) Methods use six (6) interest rate shock scenarios, as follows: 1) parallel shock up, 2) parallel shock down, 3) steepener shock (short rates down and long rates up), 4) flattener shock (short rates up and long rates down), 5) short rates shock up, 6) short rates shock down. Net Interest Income (NII) Methods use two (2) interest rate shock scenarios, as follows: 1) parallel shock up, 2) parallel shock down.
5.	EVE method calculates the cash flows of the principal amount and interest payments on the balance sheet positions that are sensitive to interest rates, which then discounted at the relevant interest rates. The Bank does not calculate a commercial margin and spread components in the cash flows. EVE calculation uses notional cash flows multiplied by the reference rate (base rate) on the transaction date and then discounted by the risk-free rate at the reporting date. The IRRBB calculation uses a Core deposit, which is part of a stable Non Maturity Deposit with a very small change in interest rates despite significant changes in interest rates in the market. Bank identifies core deposit and non-core deposits from stable funds (retail transactional, retail non-transactional and wholesale). Placement of core deposit cash flows carried out using uniform slotting on time-bucket over 1 (one) year with the length of period for each category refers to FSA Circular Letter No. 12 / SEOJK.03 / 2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book (Interest Rate Risk in the Banking Book) for Commercial Banks. The methodology to estimate prepayment rate for loans and early withdrawal rate for time deposits uses historical data within a year. Bank performs add-on calculations for automatic interest rate options on a floating rate mortgage loan with embedded caps by using Black-Scholes model. Bank measures IRRBB for significant currencies, IDR and USD. In total IRRBB, the maximum negative (absolute) value of the two currencies is aggregated.
6.	As of Jun 30 2022, IRRBB (EVE method) for BCA as individual increased by 1.23% compared to Dec 31 2021, from 7.69% to 8.92%. And for NII Method increased by 0.29%, from 7.80% to 8.09%. This was caused by the increase in Repriced Assets over 1 year (12.65%), which was greater than the increase in Core Deposit over 1 year (2.25%).

	Quantitative Disclosure
1.	Average repricing maturity applied for NMD is 4 years.
2.	The longest repricing maturity applied for NMD is 7 Years.

34.b. Disclosure of Interest Rate Risk in The Banking Book (IRRBB) Exposure - Bank Consolidated

RISK MANAGEMENT IMPLEMENTATION REPORT FOR INTEREST RATE RISK IN THE BANKING BOOK

Bank : PT Bank Central Asia (Consolidated)
Statement Position: June 30, 2022

	Qualitative Disclosure
1.	Interest rate risk in the banking book (IRRBB) refers to the current or prospective risk to the bank's capital and earnings arising from interest rates movements in the market as opposed to the banking book positions. The IRRBB calculation uses two perspectives, namely the economic value perspective and earnings-based perspective. The intention is to identify risks more accurately and to carry out appropriate corrective actions.
2.	Presently, Bank does not have sufficient long-term financial resources to fund fixed-rate loans and banking book securities. Regarding these conditions, funding sources of fixed-rate loans and banking book securities is calculated from the Core Deposit. To mitigate risks, Bank has set nominal limits on fixed-rate loans and banking book securities, limits on IRRBB and pricing strategies.
3.	Measurements of IRRBB consolidated are carried out on a quarterly basis by using two (2) methods as follows: a. measurement based on changes in economic value of equity, which measures the impact of changes in interest rates on the economic value of the Bank's equity (economic value perspective), and b. measurement based on changes in net interest income, which measures the impact of interest rate changes on earnings of the Bank (earnings-based perspective).
4.	Interest rate shock scenarios used by Bank in measuring IRRBB is in accordance with the standard interest rate shock scenarios, which is stated in the Financial Services Authority Circular Letter No.12 /SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book for Commercial Banks. Economic Value of Equity (EVE) Methods use six (6) interest rate shock scenarios, as follows: 1) parallel shock up, 2) parallel shock down, 3) steepener shock (short rates down and long rates up), 4) flattener shock (short rates up and long rates down), 5) short rates shock up, 6) short rates shock down. Net Interest Income (NII) Methods use two (2) interest rate shock scenarios, as follows: 1) parallel shock up, 2) parallel shock down.
5.	EVE method calculates the cash flows of the principal amount and interest payments on the balance sheet positions that are sensitive to interest rates, which then discounted at the relevant interest rates. The Bank does not calculate a commercial margin and spread components in the cash flows. EVE calculation uses notional cash flows multiplied by the reference rate (base rate) on the transaction date and then discounted by the risk-free rate at the reporting date. The IRRBB calculation uses a Core deposit, which is part of a stable Non Maturity Deposit with a very small change in interest rates despite significant changes in interest rates in the market. Bank identifies core deposit and non-core deposits from stable funds (retail transactional, retail non-transactional and wholesale). Placement of core deposit cash flows carried out using uniform slotting on time-bucket over 1 (one) year with the length of period for each category refers to FSA Circular Letter No. 12 / SEOJK.03 / 2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book (Interest Rate Risk in the Banking Book) for Commercial Banks. The methodology to estimate prepayment rate for loans and early withdrawal rate for time deposits uses historical data within a year. Bank performs add-on calculations for automatic interest rate options on a floating rate mortgage loan with embedded caps by using Black-Scholes model. Bank measures IRRBB for significant currencies, IDR and USD. In total IRRBB, the maximum negative (absolute) value of the two currencies is aggregated.
6.	As of Jun 30 2022, IRRBB (EVE method) for BCA as consolidated increased by 1.26% compared to Dec 31 2021, from 7.63% to 8.89%. And for NII Method increased by 0.45%, from 7.42% to 7.87%.This was caused by the increase in Repriced Assets over 1 year (13.06%), which was greater than the increase in Core Deposit over 1 year (2.30%).
	Quantitative Disclosure
1.	Average repricing maturity applied for NMD is 4 years.
2.	The longest repricing maturity applied for NMD is 7 Years.

35.a. Disclosure of *Interest Rate Risk in the Banking Book* (IRRBB) Exposure - Bank Individual

IRRBB REPORT

Bank : PT Bank Central Asia (individual)
Statement Position: June 30, 2022
Currency : Rupiah

In Million	ΔEVE		ΔNII	
Period	**T**	**T-1**	**T**	**T-1**
Parallel up	(14,343,050)	(12,802,359)	(3,787,246)	(3,043,737)
Parallel down	14,502,073	13,492,080	3,664,518	2,930,900
Steepener	1,808,951	550,895		
Flattener	(4,894,219)	(3,224,975)		
Short rate up	(10,363,834)	(8,463,330)		
Short rate down	9,642,645	7,753,590		
Maximum Negative Value (absolute)	14,343,050	12,802,359	3,787,246	3,043,737
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	179,630,223	181,159,527	59,829,966	56,454,810
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	**7.98%**	**7.07%**	**6.33%**	**5.39%**

IRRBB REPORT

Bank : PT Bank Central Asia (individual)
Statement Position: June 30, 2022
Currency : USD

In Million	ΔEVE		ΔNII	
Period	**T**	**T-1**	**T**	**T-1**
Parallel up	1,505,592	1,405,144	1,055,878	1,362,103
Parallel down	(1,677,659)	(1,122,563)	(1,055,936)	(1,362,164)
Steepener	388,610	331,474		
Flattener	(40,095)	(190,123)		
Short rate up	599,669	423,284		
Short rate down	(659,339)	(661,113)		
Maximum Negative Value (absolute)	1,677,659	1,122,563	1,055,936	1,362,164
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	179,630,223	181,159,527	59,829,966	56,454,810
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	**0.93%**	**0.62%**	**1.76%**	**2.41%**

35.b. Disclosure of Interest Rate Risk in the Banking Book (IRRBB) Exposure - Bank Consolidated

IRRBB REPORT

Bank : PT Bank Central Asia (Consolidated)
Statement Position: June 30, 2022
Currency : Rupiah

In Million	ΔEVE		ΔNII	
Period	**T**	**T-1**	**T**	**T-1**
Parallel up	(15,693,444)	(13,864,470)	(3,807,376)	(2,958,534)
Parallel down	16,115,679	14,731,166	3,680,798	2,838,483
Steepener	1,642,828	456,966		
Flattener	(5,015,172)	(3,361,238)		
Short rate up	(11,095,106)	(9,065,578)		
Short rate down	10,382,364	8,362,856		
Maximum Negative Value (absolute)	15,693,444	13,864,470	3,807,376	2,958,534
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	195,096,147	196,114,397	61,862,490	58,257,282
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	**8.04%**	**7.07%**	**6.15%**	**5.08%**

IRRBB REPORT

Bank : PT Bank Central Asia (Consolidated)
Statement Position: June 30, 2022
Currency : USD

In Million	ΔEVE		ΔNII	
Period	**T**	**T-1**	**T**	**T-1**
Parallel up	1,484,491	1,378,198	1,058,802	1,364,292
Parallel down	(1,654,653)	(1,105,120)	(1,058,859)	(1,364,353)
Steepener	387,980	327,316		
Flattener	(44,332)	(193,743)		
Short rate up	586,944	408,550		
Short rate down	(646,366)	(652,290)		
Maximum Negative Value (absolute)	1,654,653	1,105,120	1,058,859	1,364,353
Tier 1 Capital (to ΔEVE) or Projected Income (for ΔNII)	195,096,147	196,114,397	61,862,490	58,257,282
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	**0.85%**	**0.56%**	**1.71%**	**2.34%**

REPORT ON CALCULATION FOR QUARTERLY LIQUIDITY COVERAGE RATIO (LCR)

(in million Rupiah)

No	COMPONENTS	BANK ONLY				CONSOLIDATED			
		Quarter II 2022		Quarter I 2022		Quarter II 2022		Quarter I 2022	
		Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate
1	Total data used in LCR calculation		55		61		55		61
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		**523,963,305**		**505,254,281**		**533,837,452**		**514,509,705**
CASH OUTFLOW									
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	783,990,231	50,285,489	756,436,057	48,254,467	791,574,907	50,859,867	762,481,472	48,722,006
	a. Stable Deposit/Funding	562,270,688	28,113,535	547,782,783	27,389,140	565,952,479	28,297,624	550,522,853	27,526,143
	b. Less Stable Deposit/Funding	221,719,543	22,171,954	208,653,274	20,865,327	225,622,428	22,562,243	211,958,619	21,195,863
4	Wholesale Funding, consist of:	237,696,055	63,231,380	224,308,204	60,819,576	240,338,555	64,767,997	226,911,883	62,270,694
	a. Operational deposit	201,963,128	48,524,168	185,053,310	44,299,548	202,920,229	48,764,801	185,995,031	44,524,128
	b. Non operational deposit and/or Other Non Operational liabilities	35,732,927	14,707,212	39,254,894	16,520,028	37,418,326	16,003,196	40,916,852	17,746,566
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-	-	-	-	-
5	Secured Funding		-		-		-		-
6	Other cash outflow (additional requirement), consist of:	338,616,980	51,385,065	337,790,966	51,349,112	339,587,279	51,890,210	338,927,866	51,922,949
	a. cash outflow from derivative transaction	25,366,537	25,366,537	26,482,218	26,482,218	25,366,537	25,366,537	26,482,218	26,482,218
	b. cash outflow from additional liquidity requirement	-	-	-	-	-	-	-	-
	c. cash outflow from liquidation of funding	-	-	-	-	-	-	-	-
	d. cash outflow from disbursement of loan commitment and liquidity facilities	204,694,409	21,564,946	209,241,252	22,610,318	204,241,413	21,544,920	208,707,505	22,584,564
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-	-	-	-	-
	f. cash outflow from other funding related contigencies liabilities	105,405,020	1,302,568	101,010,578	1,199,658	106,305,263	1,304,687	102,083,916	1,201,940
	g. other contractual cash outlow	3,151,014	3,151,014	1,056,918	1,056,918	3,674,066	3,674,066	1,654,227	1,654,227
7	**TOTAL CASH OUTFLOW**		**164,901,934**		**160,423,155**		**167,518,074**		**162,915,649**
CASH INFLOW									
8	Secured lending	-	-	-	-	1,651	1,651	1,466	1,466
9	Inflows from fully performing exposures	23,775,726	6,747,675	27,024,652	8,777,130	26,862,719	8,989,136	29,484,221	10,448,753
10	Other Cash Inflow	25,628,362	25,628,362	26,986,511	26,986,511	25,628,362	25,628,362	26,986,511	26,986,511
11	**TOTAL CASH INFLOW**	49,404,088	**32,376,037**	54,011,163	**35,763,641**	52,492,732	**34,619,149**	56,472,198	**37,436,730**
			TOTAL ADJUSTED VALUE [1]		***TOTAL ADJUSTED VALUE [1]***		***TOTAL ADJUSTED VALUE [1]***		***TOTAL ADJUSTED VALUE [1]***
12	**TOTAL HQLA**		**523,963,305**		**505,254,281**		**533,837,452**		**514,509,705**
13	**NET CASH OUTFLOWS**		**132,525,897**		**124,659,514**		**132,898,925**		**125,478,919**
14	**LCR (%)**		**395.37%**		**405.31%**		**401.69%**		**410.04%**

Information:

[1] Adjusted values are calculated after the imposition of a reduction in value (haircut), run-off rate, and inflow rate as well as the maximum limit for HQLA components, for example the maximum limit for HQLA Level 2B and HQLA Level 2 and the maximum limit of cash inflows can be taken into account in LCR.

The outstanding value of Quarter II 2022 is the average LCR during the working days of Apr 2022 to Jun 2022 (55 data points), while Quarter I 2022 is the average LCR during the working days of Jan 2022 to Mar 2022 (61 data points).

The Liquidity Coverage Ratio calculation above is based on POJK No.42/POJK.03/2015 concerning the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks and POJK No.37/POJK.03/2019 concerning Transparency and Publication of Bank Reports and presented in accordance with SE OJK No.9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.

QUARTERLY LIQUIDITY COVERAGE RATIO (LCR) REPORT

Analysis for Bank Only

- The calculation of BCA's Liquidity Coverage Ratio (Bank Only) for Quarter II 2022 is based on the average daily position from April 2022 until June 2022. Meanwhile, the calculation for Quarter I 2022 is based on the average daily position from January 2022 until March 2022, respectively.
- BCA's Liquidity Coverage Ratio (Bank Only) for Quarter II 2022 decreased by 9.94%, from 405.31% (Quarter I 2022) to 395.37% (Quarter II 2022). Such decrease in ratio was particularly due to an increase in Net Cash Outflow (NCO) after run-off by 6.31% (Rp7.87 trillion) which was higher than the increase in weighted value of HQLA of 3.70% (Rp18.71 trillion). The increase in NCO after run-off was mainly caused by the increase in funding from retail, micro and small businesses, as well as corporate customers amounting to Rp4.44 trillion and the decreased in inflows from fully performing exposures ≤ 30 days amounting to Rp2.03 trillion. Meanwhile, the increase in HQLA was particularly driven by an increase in placement with BI amounted to Rp12.30 trillion, increase in HQLA securities amounted to Rp2.72 trillion and increase in Coins and Banknotes amounted to Rp2.35 trillion.
- In terms of composition, BCA's HQLA for Quarter II 2022 is comprised of Level 1 HQLA of 98.51%; Level 2A HQLA of 1.08%; and level 2B HQLA of 0.41%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 64.95% and placement with Bank Indonesia of 28.14%, respectively.
- BCA's third party deposits composition during Quarter II 2022 was mainly contributed by CASA at around 81.21%. The composition can be seen on the Table 1 below:

Table 1. BCA's funding composition (Bank Only) during Quarter II 2022.

	Total Rp & Va
Current Account	31.18%
Savings Account	50.03%
CASA	**81.21%**
Time Deposit	**18.79%**
Total	**100%**

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD2,701.53 million.
- In managing its liquidity, the Bank has properly identified, measured, monitored and controlled its liquidity risk. Apart from the LCR ratio, the Bank also monitors condition and sufficiency of liquidity through maturity profile report, cash flow projection, NSFR report and other liquidity ratios. The Bank has established a limit, early warning indicators, contingency funding plan and recovery plan related to liquidity risk.

Analysis on a Consolidated Basis

- The calculation of BCA's Liquidity Coverage Ratio (Consolidated) for Quarter II 2022 is based on the average daily position from April 2022 until June 2022. Meanwhile, the calculation for Quarter I 2022 is based on the average daily position from January 2022 until March 2022.
- BCA's Liquidity Coverage Ratio (Consolidated) for Quarter II 2022 decreased by 8.35%, from 410.04% (Quarter I 2022) to 401.69% (Quarter II 2022). Such decrease in ratio was particularly due to an increase in Net Cash Outflow (NCO) after run-off by 5.91% (Rp7.42 trillion) which was higher than the increase in weighted value of HQLA of 3.76% (Rp19.33 trillion). The increase in NCO after run-off was mainly caused by the increase in funding from retail, micro and small businesses, as well as corporate customers amounting to Rp4.64 trillion and the decreased in inflows from fully performing exposures ≤ 30 days amounting to Rp1.46 trillion. Meanwhile, the increase in HQLA was particularly driven by an increase in placement with BI amounted to Rp12.91 trillion, increase in HQLA securities amounted to Rp2.71 trillion and increase in Coins and Banknotes amounted to Rp2.36 trillion.
- In terms of composition, BCA's HQLA BCA for Quarter II 2022 is comprised of Level 1 HQLA of 98.27%; Level 2A HQLA of 1.24%; and Level 2B HQLA of 0.49%. Of the total HQLA Level 1, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 64.53% and placement with Bank Indonesia of 28.66%, respectively.
- BCA's third party deposits composition during Quarter II 2022 was mainly contributed by CASA at around 80.67%. The composition can be seen on the Table 2 below:

Table 2. BCA's Funding Composition (Consolidated) for Quarter II 2022

	Total Rp & Va
Current Account	30.95%
Savings Account	49.72%
CASA	**80.67%**
Time Deposit	**19.33%**
Total	**100%**

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD2,701.53 million.
- In managing its liquidity, the Bank has properly identified, measured, monitored and controlled its liquidity risk. Apart from the LCR ratio, the Bank also monitors condition and sufficiency of liquidity through maturity profile report, cash flow projection, NSFR report and other liquidity ratios. The Bank has established a limit, early warning indicators, contingency funding plan and recovery plan related to liquidity risk.

Net Stable Funding Ratio (NSFR) - Bank Only

	ASF Component	Reporting Position (March 2022)					Reporting Position (June 2022)				
		Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
1	Capital										
2	Regulatory Capital as per POJK KPMM	194,990,597	-	-	355,000	195,345,597	203,493,902	-	-	333,250	203,827,152
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	440,645,974	115,510,686	-	-	528,348,827	453,545,207	113,985,517	-	-	539,154,188
6	Less Stable Deposits	172,216,640	40,850,320	-	-	191,760,264	179,174,222	38,725,967	-	-	196,110,170
7	Wholesale Funding										
8	Operational deposits	189,577,833	-	-	-	94,788,916	187,606,293	-	-	-	93,803,146
9	Other wholesale funding	283,926	36,546,349	-	-	17,892,371	365,935	32,852,610	-	-	16,090,209
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		-	-	-			693,145	-	-	
13	All other liabilities and equity not included in the above categories	52,508	44,641,166	421,509	577	211,332	39,238	26,224,049	451,211	34,245	259,850
14	**TOTAL ASF**					**1,028,347,307**					**1,049,244,715**

No	RSF Component	Reporting Position (March 2022)					Reporting Position (June 2022)				
		Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
15	Total NSFR HQLA					12,402,950					13,274,653
16	Deposits held at other financial institutions for operational purposes	11,498,616	-	-	-	5,749,308	9,561,595	-	-	-	4,780,798
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	1,676,045	-	-	167,605	-	1,184,725	-	-	118,472
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	20,616,891	9,689,245	36,935,953	44,873,109	-	11,192,082	11,414,825	33,852,299	41,238,524
20	to non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and pubic service entities, of which:	-	91,211,774	60,297,211	342,181,034	366,608,371	-	104,157,094	59,338,988	366,340,419	393,137,397
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	1,352,223	1,226,193	17,193,717	12,465,124	-	1,043,929	1,240,532	7,967,026	6,320,797
22	Unpledged residential mortgages, of which:	-	12,509	8,106	887,536	764,713	-	4,897	9,586	841,223	722,281
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	297,720	491,408	40,352,835	26,623,907	-	207,228	715,621	50,220,498	33,104,748
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	17,875,711	3,390,530	8,248,988	17,644,760	-	16,473,242	2,142,300	8,250,878	16,321,018
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets:										
27	Physical traded commodities, including gold	-				-	-				-
28	Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCPs)				-	-				-	-
29	NSFR derivative assets				669,855	669,855				-	-
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				138,629	138,629
31	All other assets not included in the above categories	17,451	32,435,113	3,002,677	46,679,852	82,133,565	18,643	33,694,736	1,325,724	46,963,827	81,995,712
32	Off-balance sheet items				305,528,881	11,379,889				308,074,500	11,476,953
33	**TOTAL RSF**					**581,483,158**					**602,629,982**
34	**Net Stable Funding Ratio (%)**					**176.85%**					**174.11%**

QUALITATIVE ASSESMENT ON NSFR

Analysis on Bank Only Financial Statement

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) – Bank Only as of 30 Jun 2022 decreased by 2.74% when compared to the period of 31 Mar 2022; namely from 176.85% (as of 31 Mar'22) to 174.11% (as of 30 Jun'22). The decrease in the NSFR value was due to the increase in the Required Stable Funding (RSF) component of 3.64% (Rp21.15 trillion) which was greater than the increase in the Available Stable Funding (ASF) component of 2.03% (Rp20.9 trillion). The increase in the RSF component was mainly due to the increase in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp21.82 trillion. Meanwhile, the increase in the ASF component was mainly due to the increase in the weighted value of deposits provided by retail customers and funding provided by micro and small business customers as well as wholesale funding of Rp12.37 trillion and an increase in regulatory capital of Rp8.48 trillion.

The NSFR ratio of BCA on an individual basis currently meets the minimum requirement of 100%. It was supported by a fairly large composition of stable funds (56.41%). The composition of Third Party Funds and Bank Funds can be seen in Table 1 below.

Table 1. Composition of Third Party Funds and Bank Funds **-** Bank Only as of June 30, 2022

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	39.34%
	b. Fully covered, non-transactional and related	11.04%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	5.74%
	b. Fully covered, non-transactional and related	0.29%
	Total Stable Funds	56.41%
Unstable Fund	1. Retail	19.68%
	2. Micro and Small Business Customers	1.97%
	Total Unstable Funds	21.65%
	Total Operational Deposits	18.64%
	Total Non-Operational Deposits	3.30%
	Total Third Party Funds and Bank Funds	100.00%

Net Stable Funding Ratio (NSFR) - Consolidated

ASF Component		Reporting Position (March 2022)					Reporting Position (June 2022)				
		Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
1	Capital										
2	Regulatory Capital as per POJK KPMM	203,249,506	-	-	355,000	203,604,506	211,806,224	-	-	333,250	212,139,474
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	442,108,633	115,568,889	-	-	529,793,646	455,158,603	114,043,904	-	-	540,742,381
6	Less Stable Deposits	172,460,469	44,250,335	-	-	195,039,724	179,329,410	41,750,857	-	-	198,972,240
7	Wholesale Funding										
8	Operational deposits	189,930,453	-	-	-	94,965,227	188,741,416	-	-	-	94,370,708
9	Other wholesale funding	283,926	41,901,921	41,744	11,667	19,602,809	366,008	39,555,227	51,751	109,931	18,750,522
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		-	-	-			693,035	-	-	
13	All other liabilities and equity not included in the above categories	140,138	44,850,367	918,899	577	547,652	127,786	28,371,587	451,211	34,245	348,382
14	**TOTAL ASF**					1,043,553,563					1,065,323,706

	RSF Component	Reporting Position (March 2022)					Reporting Position (June 2022)				
		Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
15	Total NSFR HQLA					12,975,055					13,833,028
16	Deposits held at other financial institutions for operational purposes	11,757,196	-	-	-	5,878,598	9,788,418	-	-	-	4,894,209
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	1,676,045	-	-	167,605	-	1,184,725	-	-	118,472
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	110	23,055,919	9,689,359	38,021,182	46,324,266	108	12,917,426	11,414,855	34,542,846	42,187,903
20	to non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and pubic service entities, of which:	-	92,131,663	61,371,834	353,390,822	377,133,947	-	104,932,018	60,558,706	379,913,165	405,671,552
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	1,352,223	1,226,193	17,193,717	12,465,124	-	1,043,929	1,240,532	7,967,026	6,320,797
22	Unpledged residential mortgages, of which:	-	37,935	16,868	1,224,475	1,068,205	-	30,340	18,511	1,221,688	1,062,861
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	297,720	491,408	40,352,835	26,623,907	-	207,228	715,621	50,220,498	33,104,748
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	18,612,492	3,390,530	8,648,053	18,352,356	-	17,233,179	2,142,300	8,421,586	16,846,088
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets:										
27	Physical traded commodities, including gold	-				-	-				-
28	Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCPs)				-	-				-	-
29	NSFR derivative assets				669,888	669,888				138,607	138,607
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				-	-
31	All other assets not included in the above categories	17,451	31,600,379	3,019,923	40,709,678	75,345,903	18,648	34,632,357	1,338,252	40,997,794	76,979,833
32	Off-balance sheet items				306,730,293	11,386,920				308,863,013	11,488,801
33	**TOTAL RSF**					588,391,772					612,646,898
34	**Net Stable Funding Ratio (%)**					177.36%					173.89%

QUALITATIVE ASSESMENT ON NSFR

Analysis on Consolidated Financial Statement

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) - Consolidated as of 30 Jun 2022 decreased by 3.47% when compared to that of the period of 31 Mar 2022; namely from 177.36% (as of 31 Mar'22) to 173.89% (as of 30 Jun'22). The decrease in the NSFR value was due to the increase in the Required Stable Funding (RSF) component of 4.12% (Rp24.26 trillion) which was greater than the increase in the Available Stable Funding (ASF) component of 2.09% (Rp21.77 trillion). The increase in the RSF component was mainly due to the increase in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp23.18 trillion and an increase in other assets of Rp0.96 trillion. Meanwhile, The increase in the ASF component was mainly due to the increase in the weighted value of deposits provided by retail customers and funding provided by micro and small business customers as well as wholesale funding of Rp13.43 trillion and an increase in regulatory capital of Rp8.53 trillion.

The NSFR ratio of BCA on a consolidated basis currently meets the minimum requirement of 100%. It was supported by a fairly large composition of stable funds (55.90%). The composition of Third Party Funds and Bank Funds can be seen in Table 1 below.

Table 1. Composition of Third Party Funds, Revenue Sharing Investment Funds, and Bank Funds - Consolidated as of Jun 30, 2022

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	39.01%
	b. Fully covered, non-transactional and related	10.91%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	5.69%
	b. Fully covered, non-transactional and related	0.29%
	Total Stable Funds	55.90%
Unstable Fund	1. Retail	19.71%
	2. Micro and Small Business Customers	2.00%
	Total Unstable Funds	21.71%
	Total Operational Deposits	18.53%
	Total Non-Operational Deposits	3.86%
	Total Third Party Funds and Bank Funds	100.00%

Report On Asset Encumbrance - ENC

as of June 30, 2022

(in million Rp)

		BANK ONLY				CONSOLIDATED			
		a	b	c	d	a	b	c	d
		Encumbered Asset	Asset placed or pledged to Central Bank but yet to be used to create liquidity	Unencumbered asset	Total	Encumbered Asset	Asset placed or pledged to Central Bank but yet to be used to create liquidity	Unencumbered asset	Total
1	HQLA Level 1								
	a. Cash and Cash equivalent	-	-	15,497,112	15,497,112	-	-	15,527,362	15,527,362
	b. Placement with Bank Indonesia:								
	- Current account	-	-	85,904,018	85,904,018	-	-	86,598,316	86,598,316
	- Fine Tune Operation	-	-	51,986,451	51,986,451	-	-	52,321,175	52,321,175
	- Deposit Facility	-	-	56,300,000	56,300,000	-	-	57,540,600	57,540,600
	c. Bank Indonesia Certificates	-	-	-	-	-	-	-	-
	d. Bank Indonesia Syariah Certificates	-	-	-	-	-	-	-	-
	e. Bank Indonesia Syariah Bond	-	-	-	-	-	-	951,066	951,066
	f. Bank Indonesia Marketable Securities	-	-	5,385,067	5,385,067	-	-	5,385,067	5,385,067
	g. Reverse Repo counterparty BI	-	-	94,522,121	94,522,121	-	-	97,074,683	97,074,683
	h. Government Bonds (Rupiah)	-	58,313,269	101,779,777	160,093,046	-	58,892,040	103,826,032	162,718,072
	i. Government Bonds (Foreign currencies)	-	-	7,979,191	7,979,191	22,733	-	8,309,319	8,332,052
	j. UST - Bond	-	-	18,206,359	18,206,359	-	-	18,206,359	18,206,359
2	HQLA Level 2A	-	-	4,392,458	4,392,458	-	-	5,108,930	5,108,930
3	HQLA Level 2B	-	-	6,602,233	6,602,233	-	-	7,206,253	7,206,253
Total HQLA		**-**	**58,313,269**	**448,554,786**	**506,868,056**	**22,733**	**58,892,040**	**458,055,161**	**516,969,934**

Qualitative Analysis
• Encumbered assets are bank assets restricted, both legally and contractually by the Bank, for supporting liquidity under stress conditions. Encumbered assets do not include assets being placed with or pledged to Bank Indonesia but yet to be used to create liquidity, as stipulated by the POJK on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks.
• Unencumbered assets are assets that qualify as High Quality Liquid Asset (HQLA) as stipulated by the POJK on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks
• Referring to the explanation of POJK No 42/POJK.03/2015 on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks, article 9, sub-article (3) letter a, an example of encumbered assets placed with or pledged to Bank Indonesia, but yet to be used to create liquidity, is the secondary statutory reserves (now known as the Macroprudential Liquidity Buffer).
• BCA's HQLA position which is categorized as encumbered assets as of 30 June 2022 on a consolidated basis is Rp22.73 billion.

40.a. Quantitative Disclosure of Operational Risk - Bank Only

(in million rupiah)

No.	Indicator Approach	As of June, 2022			As of June, 2021		
		Average Gross Income in the past 3 years	Capital Charge	RWA	Average Gross Income in the past 3 years	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Basic Indicator Approach	69,836,976	10,475,546	130,944,329	63,618,528	9,542,779	119,284,741
	Total	**69,836,976**	**10,475,546**	**130,944,329**	**63,618,528**	**9,542,779**	**119,284,741**

40.b. Quantitative Disclosure of Operational Risk - Bank as Consolidated with Subsidiaries

(in million rupiah)

No.	Indicators Approach	As of June, 2022			As of June, 2021		
		Average Gross Income in the past 3 years	Capital Charge	RWA	Average Gross Income in the past 3 years	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Basic Indicator Approach	73,106,949	10,966,042	137,075,529	67,284,999	10,092,750	126,159,374
	Total	**73,106,949**	**10,966,042**	**137,075,529**	**67,284,999**	**10,092,750**	**126,159,374**