



LAPORAN PUBLIKASI EKSPOSUR RISIKO DAN PERMODALAN
RISK AND CAPITAL EXPOSURES DISCLOSURES

Posisi 30 Juni 2022 Dan 2021

As At 30 June 2022 and 2021

LAPORAN UKURAN UTAMA (KEY METRICS)

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Deskripsi/Description	30 Juni 2022/ 30 June 2022	31 Maret 2022/ 31 March 2022	31 Desember 2021/ 31 December 2021	30 September 2021/ 30 September 2021	30 Juni 2021/ 30 June 2021
	Modal yang Tersedia (nilai)/Available Capital (balance)					
1	Modal Inti Utama (CET1)/Common Equity Tier 1 (CET1)	9,079,180	8,650,653	8,476,832	8,129,301	8,247,473
2	Modal Inti (Tier 1)/Core Capital (Tier 1)	9,079,180	8,650,653	8,476,832	8,129,301	8,247,473
3	Total Modal/Total Capital	12,689,457	12,254,461	12,185,295	11,986,453	12,292,631
	Aset Tertimbang Menurut Risiko (ATMR)/Risk Weighted Assets (RWA)					
4	Total Aset Tertimbang Menurut Risiko (ATMR)/Total Risk Weighted Assets (RWA)	54,848,712	51,971,086	50,551,906	49,800,916	48,773,487
	Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR/ Risk based capital ratio in percentage of RWA					
5	Rasio CET1 (%) / CET1 Ratio (%)	16.55%	16.65%	16.77%	16.32%	16.91%
6	Rasio Tier 1 (%) / Tier 1 Ratio (%)	16.55%	16.65%	16.77%	16.32%	16.91%
7	Rasio Total Modal (%) / Total Capital Ratio (%)	23.14%	23.59%	24.10%	24.07%	25.20%
	Tambahan CET1 yang berfungsi sebagai buffer dalam bentuk persentase dari ATMR/ Additional CET 1 for buffer in percentage of RWA					
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% dari ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge untuk Bank Sistemik (1% - 2.5%) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10) / Total CET1 for buffer (Line 8 + Line 9 + Line 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	Komponen CET1 untuk buffer / CET1 component for buffer	10.55%	10.65%	10.77%	10.32%	10.91%
	Rasio pengungkit sesuai Basel III / Leverage Ratio based on Basel III					
13	Total Eksposur / Total Exposures	102,943,796	97,021,291	92,145,104	90,750,462	88,282,568
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%) / Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.82%	8.92%	9.20%	8.96%	9.34%
14b	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%) / Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.82%	8.92%	9.20%	8.96%	9.34%
14c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset Securities Financing Transactions (SFT) secara gross (%) / Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets (%)	8.73%	9.02%	9.21%	8.87%	9.32%
14d	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross (%) / Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets (%)	8.73%	9.02%	9.21%	8.87%	9.32%
	Rasio Kecukupan Likuiditas (LCR) / Liquidity Coverage Ratio (LCR)					
15	Total Aset Likuid Berkualitas Tinggi (HQLA) / Total high quality liquid asset (HQLA)	30,193,462	30,640,277	29,138,929	29,862,766	29,394,300
16	Total Arus Kas Keluar Bersih (net cash outflow) / Total net cash outflow (net cash outflow)	10,055,468	9,325,454	9,136,279	7,879,480	8,230,219
17	LCR (%)	300%	329%	319%	379%	357%
	Rasio Pendanaan Stabil Bersih / Net Stable Funding Ratio (NSFR)					
18	Total Pendanaan Stabil yang Tersedia / Total Available Stable Fund (ASF)	55,546,959	52,433,548	51,359,072	51,547,307	51,698,801
19	Total Pendanaan Stabil yang Diperlukan / Total Required Stable Fund (RSF)	39,082,854	36,295,423	37,061,934	36,260,426	34,748,015
20	NSFR (%)	142%	144%	139%	142%	149%

Analisis Kualitatif / Qualitative Analysis

Rasio permodalan Bank jauh diatas persyaratan minimum. Terdapat penurunan pada rasio kecukupan modal pada 30 Juni 2022 sebesar 0,45% menjadi 23,14% dibandingkan triwulan sebelumnya yang sebagian besar disebabkan oleh kenaikan total ATMR yang mengikuti kenaikan total Eksposur, namun dikompensasi oleh kenaikan total Modal. Hal ini juga menyebabkan penurunan rasio pengungkit sebesar 10bps menjadi 8,82%.

The Bank's capital ratios were higher than its minimum requirement. There was a decrease in CAR as of 30 June 2022 by 0.45% to be 23.14% compared to previous quarter date, which was mainly caused by increase in total RWA following higher asset exposures, however it was compensated by higher capital. It also caused the decrease of leverage ratio by 10bps to be 8.82%.

Dari sisi rasio likuiditas, rasio kecukupan likuiditas (LCR) dan rasio pendanaan stabil bersih (NSFR) sangat memadai dimana selama kurun waktu diatas, rasio LCR dan NSFR berada jauh diatas minimum ketentuan OJK yang masing-masing sebesar 100%.

In terms of the liquidity ratios, the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR) were very adequate during the above periods, far above OJK minimum requirement of 100%.

Permodalan - Komposisi Permodalan / Capital - Composition of Capital
30 Juni 2022 / 30 June 2022

No.	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Millions Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi/ Consolidated Statements of Financial Position
CET 1: Instrumen dan Tambahan Modal Disetor		Common Equity Tier 1 capital: instruments and reserves		
1	Saham biasa (termasuk stock surplus)	Directly issued qualifying common share (and equivalent for non-joint stock companies)	5,633,250	g + h
2	Laba ditahan	Retained earnings	4,588,374	j + k + l + m
3	Akumulasi penghasilan komprehensif lain (dan cadangan lain)	Accumulated other comprehensive income (and other reserves)	(7,063)	i
4	Modal yang termasuk phase out dari CET1	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	
5	Kepentingan Non Pengendali yang dapat diperhitungkan	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6 CET1 sebelum regulatory adjustment		Common Equity Tier 1 capital before regulatory adjustments	10,214,561	
CET 1: Faktor Pengurang (Regulatory Adjustment)		CET 1: Regulatory Adjustment		
7	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading book	Prudential valuation adjustments	-	
8	Goodwill	Goodwill (net of related tax liability)	84,816	a
9	Aset tidak berwujud lainnya (selain Mortgage-Servicing Rights)	Other intangibles other than mortgage-servicing rights (net of related tax liability)	376,474	b + c + e
10	Aset pajak tangguhan yang berasal dari future profitability	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	Cash-flow hedge reserve	N/A	
12	Shortfall on provisions to expected losses	Shortfall of provisions to expected losses	N/A	
13	Keuntungan penjualan aset dalam transaksi sekuritisasi	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	
14	Peningkatan/ penurunan nilai wajar atas kewajiban keuangan (DVA)	Gains and losses due to changes in own credit risk on fair valued liabilities	8,169	k + m
15	Aset pensiun manfaat pasti	Defined-benefit pension fund net assets	N/A	
16	Investasi pada saham sendiri (jika belum di net dalam modal di Laporan Posisi Keuangan)	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	
17	Kepemilikan silang pada instrumen CET 1 pada entitas lain	Reciprocal cross-holdings in common equity	-	
18	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)	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	Investasi signifikan pada saham biasa Bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan (jumlah di atas batasan 10%)	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	Mortgage servicing rights (amount above 10% threshold)	-	
21	Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10% net dari kewajiban pajak)	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liabilities)	N/A	
22	Jumlah melebihi batasan 15% dari:	Amount exceeding the 15% threshold	N/A	
23	investasi signifikan pada saham biasa financials	of which: significant investments in the common stock of financials	N/A	
24	mortgage servicing rights	of which: mortgage servicing rights	N/A	
25	pajak tangguhan dari perbedaan temporer	of which: deferred tax assets arising from temporary differences	N/A	
26	Penyesuaian berdasarkan ketentuan spesifik nasional	National specific regulatory adjustments		
26a.	Selisih PPKA dan CKPN		-	
26b.	PPKA non produktif		-	
26c.	Aset Pajak Tangguhan		665,922	d
26d.	Penyeritaan		-	
26e.	Kekurangan modal pada perusahaan anak asuransi		-	
26f.	Eksposur sekuritisasi		-	
26g.	Lainnya		-	
27	Penyesuaian pada CET 1 akibat AT 1 dan Tier 2 lebih kecil daripada faktor pengurangannya	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	Jumlah pengurang (regulatory adjustment) terhadap CET 1	Total regulatory adjustments to Common equity Tier 1	1,135,381	
29	Jumlah CET 1 setelah faktor pengurang	Common Equity Tier 1 capital (CET1)	9,079,180	
Modal Inti Tambahan (AT 1): Instrumen		Additional Tier 1 capital: instruments		
30	Instrumen AT 1 yang diterbitkan oleh Bank (termasuk stock surplus)	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	
31	Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi	of which: classified as equity under applicable accounting standards	-	
32	Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi	of which: classified as liabilities under applicable accounting standards	-	
33	Modal yang termasuk phase out dari AT 1	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A	
34	Instrumen AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi	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	Instrumen yang diterbitkan Entitas Anak yang termasuk phase out	of which: instruments issued by subsidiaries subject to phase out	N/A	
36	Jumlah AT 1 sebelum regulatory adjustment	Additional Tier 1 capital before regulatory adjustments	-	

No.	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Millions Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi/ Consolidated Statements of Financial Position
	Modal Inti Tambahan: Faktor Pengurang (Regulatory Adjustment)	Additional Tier 1 capital: regulatory adjustments		
37	Investasi pada instrumen AT 1 sendiri	Investments in own Additional Tier 1 instruments	N/A	
38	Kepemilikan silang pada instrumen AT 1 pada entitas lain	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)	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	Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan)	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	Penyesuaian berdasarkan ketentuan spesifik nasional	National specific regulatory adjustments	-	
41a.	Penempatan dana pada instrumen AT 1 pada Bank lain		-	
42	Penyesuaian pada AT 1 akibat Tier 2 lebih kecil daripada faktor pengurangnya	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover	-	
43	Jumlah faktor pengurang (regulatory adjustment) terhadap AT 1	Total regulatory adjustments to Additional Tier 1 capital	-	
44	Jumlah AT 1 setelah faktor pengurang	Additional Tier 1 capital (ATI)	-	
45	Jumlah Modal Inti (Tier 1) (CET 1 + AT 1)	Tier 1 capital (TI = CET 1 + AT 1)	9,079,180	
	Modal Pelengkap (Tier 2): Instrumen dan cadangan	Tier 2 capital: instruments and provisions		
46	Instrumen Tier 2 yang diterbitkan oleh Bank (termasuk stock surplus)	Directly issued qualifying Tier 2 instruments plus related stock surplus	3,110,037	f
47	Modal yang termasuk phase out dari Tier 2	Directly issued capital instruments subject to phase out from Tier 2	N/A	
48	Instrumen Tier 2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi	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	Modal yang diterbitkan Entitas Anak yang termasuk phase out	of which: instruments issued by subsidiaries subject to phase out	N/A	
50	Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit	Provisions	500,240	
51	Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang	Tier 2 capital before regulatory adjustments	3,610,277	
	Modal Pelengkap (Tier 2): Faktor Pengurang (Regulatory Adjustment)	Tier 2 capital: regulatory adjustments		
52	Investasi pada instrumen Tier 2 sendiri	Investments in own Tier 2 instruments	N/A	
53	Kepemilikan silang pada instrumen Tier 2 pada entitas lain	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	
54	Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)	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	N/A	
	Investasi pada kewajiban TLAC lainnya dari entitas perbankan, keuangan, dan asuransi yang berada di luar lingkup konsolidasi peraturan dan, yang mana bank tidak memiliki lebih dari 10% dari saham biasa entitas yang dikeluarkan: jumlah yang sebelumnya ditunjuk untuk batas 5% tetapi yang tidak lagi memenuhi syarat (hanya untuk Bank Sistemik)	previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	N/A	
55	Investasi signifikan pada modal atau instrumen TLAC Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan)	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
56	Penyesuaian berdasarkan ketentuan spesifik nasional	National specific regulatory adjustments	-	
56a.	Sinking fund		-	
56b.	Penempatan dana pada instrumen Tier 2 pada Bank lain		-	
57	Jumlah faktor pengurang (regulatory adjustment) Modal Pelengkap	Total regulatory adjustments to Tier 2 capital	-	
58	Jumlah Modal Pelengkap (Tier 2) setelah regulatory adjustment	Tier 2 capital (T2)	3,610,277	
59	Total Modal (Modal Inti + Modal Pelengkap)	Total capital	12,689,457	
60	Total Aset Tertimbang Menurut Risiko (ATMR)	Total risk weighted assets	54,848,712	
	Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (Capital Buffer)	Capital ratios and buffers		
61	Rasio Modal Inti Utama CET 1 (persentase terhadap ATMR)	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.55%	
62	Rasio Modal Inti Tier 1 (persentase terhadap ATMR)	Tier 1 (as a percentage of risk weighted assets)	16.55%	
63	Rasio Total Modal (persentase terhadap ATMR)	Total capital (as a percentage of risk weighted assets)	23.14%	
64	Buffer (persentase terhadap ATMR)	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)		
65	Capital Conservation Buffer	of which: capital conservation buffer requirement	2.50%	
66	Countercyclical Buffer	of which: Bank specific countercyclical buffer requirement	-	
67	higher loss absorbency requirement	Of which: higher loss absorbency requirement	-	
68	CET 1 yang tersedia untuk memenuhi Buffer (persentase terhadap ATMR)	Common Equity Tier 1 available to meet buffers (as a percentage of RWA)	10.55%	
	Nasional minima (jika berbeda dari Basel 3)	National minima (if different from Basel 3)		
69	Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3)	National Common Equity Tier 1 minimum ratio	N/A	
70	Rasio terendah Tier 1 nasional (jika berbeda dengan Basel 3)	National Tier 1 minimum ratio	N/A	
71	Rasio terendah total modal nasional (jika berbeda dengan Basel 3)	National total capital minimum ratio	N/A	

No.	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Millions Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi/ Consolidated Statements of Financial Position
	Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko)	Amounts below the thresholds for deduction (before risk weighting)		
72	Investasi non-signifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	
73	Investasi signifikan pada saham biasa entitas keuangan	Significant investments in the common stock of financial entities	N/A	
74	Mortgage servicing rights (net dari kewajiban pajak)	Mortgage servicing rights (net of related tax liability)	N/A	
75	Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak)	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	
	Cap yang dikenakan untuk provisi pada Tier 2	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap)	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	
77	Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan standar	Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	
78	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan cap)	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 atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan IRB	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A	
	Instrumen Modal yang termasuk phase out (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022)	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	Cap pada CET 1 yang termasuk phase out	Current cap on CET1 instruments subject to phase out arrangements	N/A	
81	Jumlah yang dikecualikan dari CET 1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	
82	Cap pada AT 1 yang termasuk phase out	Current cap on AT1 instruments subject to phase out arrangements	N/A	
83	Jumlah yang dikecualikan dari AT 1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	
84	Cap pada Tier 2 yang termasuk phase out	Current cap on T2 instruments subject to phase out arrangements	N/A	
85	Jumlah yang dikecualikan dari Tier 2 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	

Permodalan - Rekonsiliasi Permodalan / Capital - Capital Reconciliation

(dalam jutaan rupiah)/(in millions Rupiah)

No.	POS - POS/ACCOUNTS	Laporan Publikasi posisi keuangan/ Published Financial Position	
		30 Juni 2022/ 30 June 2022	No. Referensi/ Reference No.
ASET/ASSETS			
1.	Kas/Cash	486,038	
2.	Penempatan pada Bank Indonesia/Placement with Bank Indonesia	13,931,000	
3.	Penempatan pada bank lain/Placement with other banks	2,357,848	
4.	Tagihan spot dan derivatif/forward/Spot and derivative/forward receivables	1,259,524	
5.	Surat berharga yang dimiliki/Marketable securities	17,993,250	
6.	Surat berharga yang dijual dengan janji dibeli kembali (repo)/Securities sold under repurchased agreement (repo)	331,654	
7.	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali/ Securities purchased under resell agreements (reverse repo)	800,919	
8.	Tagihan akseptasi/Acceptance receivables	1,476,806	
9.	Kredit yang diberikan/Loans	54,675,980	
10.	Pembiayaan syariah/Sharia financing	-	
11.	Penyertaan Modal/Equity investment	-	
12.	Aset Keuangan Lainnya/Other financial assets	693,244	
13.	Cadangan kerugian penurunan nilai aset keuangan/Impairment on financial assets -/-		
a.	Surat berharga/Marketable securities	(1,301)	
b.	Kredit/Loans	(3,018,282)	
c.	Lainnya/Others	(49,510)	
14.	Aset tidak berwujud/Intangible assets		
a.	Goodwill	84,816	a
b.	Aset tidak berwujud lainnya/Other Intangible Assets	1,253,330	b
c.	Akumulasi amortisasi aset tidak berwujud lainnya/Accumulated amortisation on intangible asset -/-	(850,620)	c
15.	Aset tetap dan inventaris/Fixed assets and equipment	2,095,554	
	Akumulasi penyusutan aset tetap dan inventaris/Accumulated depreciation on fixed assets and equipment -/-	(969,659)	
16.	Aset non produktif/Non productive asset		
a.	Properti terbengkalai/Abandoned property	-	
b.	Aset yang diambil alih/Foreclosed collateral	-	
c.	Rekening tunda/Suspense accounts	8,486	
d.	Aset antar kantor/Inter-office assets	-	
17.	Aset lainnya/Other assets		
	Aset pajak tangguhan -Lainnya (selain Software)/Other differed tax assets (other than Software)	665,922	d
	Aset pajak tangguhan - Software/Deferred tax assets - Software	(26,236)	e
	Lainnya/Others	2,563,682	
TOTAL ASET/TOTAL ASSETS		95,762,445	

(dalam jutaan rupiah)/(in millions Rupiah)

No.	POS - POS/ACCOUNTS	Laporan Publikasi posisi keuangan/ Published Financial Position	
		30 Juni 2022/ 30 June 2022	No. Referensi/ Reference No.
LIABILITAS DAN EKUITAS/LIABILITIES AND EQUITIES			
LIABILITAS/LIABILITIES			
1.	Giro/Current accounts	30,213,765	
2.	Tabungan/Saving accounts	10,082,178	
3.	Simpanan berjangka/Time deposits	31,500,979	
4.	Uang Elektronik/Electronic money	-	
5.	Liabilitas kepada Bank Indonesia/Liabilities to Bank Indonesia	-	
6.	Liabilitas kepada bank lain/Liabilities to other banks	2,244,308	
7.	Liabilitas spot dan derivatif/forward/Spot and derivative/forward payables	986,832	
8.	Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali/ Liabilities on securities sold under repurchase agreement (repo)	331,546	
9.	Liabilitas akseptansi/Acceptance payables	1,476,806	
10.	Surat berharga yang diterbitkan/Marketable securities issued	-	
11.	Pinjaman/pembiayaan yang diterima/Borrowings		
a.	Pinjaman Subordinasi/Subordinated Loan		
	- diakui sebagai modal/recognized as capital	3,110,037	f
	- tidak diakui sebagai modal (bagian yang telah diamortisasi)/not recognized as capital (amortized portion)	1,359,213	
b.	Pinjaman yang diterima lainnya/Other borrowings	744,875	
12.	Setoran jaminan/Security deposits	-	
13.	Liabilitas antar kantor/Inter-office liabilities	-	
14.	Liabilitas lainnya/Other liabilities	3,537,459	
15.	Kepentingan Minoritas/Minority Interest		
	TOTAL LIABILITAS/TOTAL LIABILITIES	85,587,998	
EKUITAS/EQUITY			
16.	Modal disetor/Paid in capital		
a.	Modal dasar/Authorised capital	10,000,000	g
b.	Modal yang belum disetor/Unpaid capital -/-	(4,366,750)	h
c.	Saham yang dibeli kembali/Treasury stock -/-	-	
17.	Tambahan modal disetor/Additional paid in capital		
a.	Agio/Share premium	-	
b.	Disagio/Share discount -/-	-	
c.	Dana setoran modal/Capital deposits funds	-	
d.	Lainnya/Others	-	
18.	Penghasilan komprehensif lain/Other comprehensive income		
a.	Keuntungan/Gain	-	
b.	Kerugian/Loss		
	- Kerugian yang berasal dari penurunan nilai wajar (MTM) aset keuangan instrumen ekuitas yang diukur pada nilai wajar melalui penghasilan komprehensif lain Loss from investments in equity instruments designated at fair value through Other comprehensive income	(7,063)	i
	- Kerugian yang berasal dari pengukuran kembali atas program pensiun manfaat pasti Loss from revaluation of defined benefit plan	(40,114)	
19.	Cadangan/Reserves		
a.	Cadangan umum/General reserves	-	
b.	Cadangan tujuan/Appropriated reserves	-	
20.	Laba/rugi/Profit/Loss		
a.	Tahun-tahun lalu/Previous years		
a.1.	Laba / (Rugi) tahun lalu/Profit/(Loss) of previous year	4,011,167	j
a.2.	Peningkatan / (penurunan) nilai wajar atas kewajiban keuangan/ Increase/(decrease) of fair value of financial obligations	789	k
a.3.	Keuntungan penjualan aset dalam transaksi sekuritisasi/ Gain from sale of assets in securitization transactions	-	
b.	Tahun berjalan/Current year		
b.1.	Laba / (Rugi) tahun berjalan/Profit/(loss) of current year	569,038	l
b.2.	Peningkatan / (penurunan) nilai wajar atas kewajiban keuangan/ Increase/(decrease) of fair value of financial obligations	7,380	m
b.3.	Keuntungan penjualan aset dalam transaksi sekuritisasi/ Gain from sale of assets in securitization transactions	-	
c.	Dividen yang dibayarkan/Dividend paid		
	TOTAL EKUITAS YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK/ TOTAL EQUITY ATTRIBUTABLE TO OWNERS	10,174,447	
	TOTAL EKUITAS/TOTAL EQUITY	10,174,447	
	TOTAL LIABILITAS DAN EKUITAS/TOTAL LIABILITIES AND EQUITY	95,762,445	

Permodalan - Fitur Utama Instrumen Permodalan dan Instrumen TLAC-Eligible / Capital - Key Features of Capital Instruments and TLAC-Eligible Instruments

	Informasi Kuantitatif/Kualitatif / Quantitative/Qualitative Information		
	Saham Biasa/Common Shares	Pinjaman Subordinasi/Subordinated Loan	Pinjaman Subordinasi/Subordinated Loan
1 Penerbit/Issuer	PT Bank DBS Indonesia	PT Bank DBS Indonesia	PT Bank DBS Indonesia
2 Nomor identifikasi/Identification Number	-	DBSISD/2015/001	DBSISD/2018/001
3 Hukum yang digunakan/Governing law	Hukum Indonesia/Indonesian Law	Hukum Indonesia/Indonesian Law	Hukum Indonesia/Indonesian Law
Perlakuan Instrumen berdasarkan ketentuan KPMM/Regulatory treatment			
4 Pada saat masa transisi/Transitional rules	N/A	N/A	N/A
5 Setelah masa transisi/Post-transitional rules	T1	T2	T2
6 Apakah instrumen eligible untuk Individu/Konsolidasi atau Konsolidasi dan Individu/Eligible at Individual/Consolidated or Consolidated and Individual	Individu/Individual	Individu/Individual	Individu/Individual
7 Jenis instrumen/Type of Instrument	Saham Biasa/Common Shares	Pinjaman Subordinasi/Subordinated Loan	Pinjaman Subordinasi/Subordinated Loan
8 Jumlah yang diakui dalam perhitungan KPMM/The amount recognized in regulatory capital	5,633,250	1,620,287	1,489,750
9 Nilai Par dari instrumen/Par value of instrument	5,633,250	2,979,500	1,489,750
10 Klasifikasi sesuai standar akuntansi keuangan/Accounting Classification	Ekuitas/Equity	Liabilitas - Biaya Perolehan Amortisasi/Liabilities - Amortization Cost	Liabilitas - Biaya Perolehan Amortisasi/Liabilities - Amortization Cost
11 Tanggal penerbitan/Date of Issuance	20 September 2000	19 Maret 2015/19 March 2015	12 Desember 2018/12 December 2018
12 Tidak ada jatuh tempo (perpetual) atau dengan jatuh tempo/Perpetual/dated	Perpetual	Dengan jatuh tempo/Dated	Dengan jatuh tempo/Dated
13 Tanggal jatuh tempo/Maturity Date	Tidak ada tanggal jatuh tempo/No maturity date	19 Maret 2025/19 March 2025	12 Desember 2028 /12 December 2028
14 Eksekusi call option atas persetujuan Otoritas Jasa Keuangan/Issuer call subject to prior supervisory approval	N/A	Tidak. (Tidak ada fitur call option)/No. (No call option feature)	Tidak. (Tidak ada fitur call option)/No. (No call option feature)
15 Tanggal call option, jumlah penarikan dan persyaratan call option lainnya (bila ada)/Date of call option, amount being called, and other requirements of the call option (if any)	N/A	N/A	N/A
16 Subsequent call option	N/A	N/A	N/A
17 Kupon/dividen/Coupon/dividend	N/A	Floating	Floating
18 Tingkat dari kupon rate atau index lain yang menjadi acuan/Coupon rate or any related index	N/A	LIBOR	LIBOR
19 Ada atau tidaknya dividend stopper/Existence of dividend stopper	Tidak/No	Tidak/No	Tidak/No
20 Fully discretionary; partial atau mandatory	Fully discretionary	Mandatory	Mandatory
21 Apakah terdapat fitur step up atau insentif lain/Existence of step-up feature or other incentive to redeem	Tidak/No	Tidak/No	Tidak/No
22 Non-kumulatif atau kumulatif/Non-cumulative or cumulative	Non-kumulatif/Non-cumulative	Kumulatif/Cumulative	Kumulatif/Cumulative
23 Dapat dikonversi atau tidak dapat dikonversi/Convertible or non-convertible	Tidak dapat dikonversi/Non-convertible	Tidak dapat dikonversi/Non-convertible	Tidak dapat dikonversi/Non-convertible
24 Jika dapat dikonversi, sebutkan trigger point-nya/If convertible, conversion trigger(s)	N/A	N/A	N/A
25 Jika dapat dikonversi, apakah seluruh atau sebagian/If convertible, fully or partially	N/A	N/A	N/A
26 Jika dapat dikonversi, bagaimana rate konversinya/If convertible, conversion rate	N/A	N/A	N/A
27 Jika dapat dikonversi, apakah mandatory atau optional/If convertible: mandatory or optional conversion	N/A	N/A	N/A
28 Jika dapat dikonversi, sebutkan jenis instrumen konversinya/If convertible, specify the instrument type convertible into	N/A	N/A	N/A
29 Jika dapat dikonversi, sebutkan issuer of instrument it converts into/If convertible, specify the issuer of instrument it converts into	N/A	N/A	N/A
30 Fitur write-down/Write-down feature	Tidak/No	Ya/Yes	Ya/Yes
31 Jika terjadi write-down, sebutkan trigger-nya/In the event of write-down, write down trigger(s)	N/A	Catatan 1 / Note 1	Catatan 1 / Note 1
32 Jika terjadi write-down, apakah penuh atau sebagian/In the event of write-down, fully or partially	N/A	Kemungkinan di write-down sebagian/Possibility of partial write-down	Kemungkinan di write-down sebagian/Possibility of partial write-down
33 Jika terjadi write-down, permanen atau temporer/In the event of write down: permanent or temporary	N/A	Permanen/Permanent	Permanen/Permanent
34 Jika terjadi write-down temporer, jelaskan mekanisme write-up/In the event of temporary write down, description of mechanism	N/A	N/A	N/A
34a Tipe subordinasi	Kontraktual/Contractual	Kontraktual/Contractual	Kontraktual/Contractual
35 Hierarki instrumen pada saat likuidasi/Hierarchy of instrument at liquidation	Urutan terakhir setelah seluruh kewajiban dipenuhi/The last in order after all obligations are fulfilled	Sebelum saham biasa/Prior to Common shares	Sebelum saham biasa/Prior to Common shares
36 Apakah transisi untuk fitur yang non-compliant/Existence of non-compliant feature	N/A	Tidak/No	Tidak/No
37 Jika Ya, jelaskan fitur yang non-compliant/If Yes, specify the non-compliant feature	N/A	N/A	N/A

Catatan 1 / Note 1

Penentuan adalah oleh OJK apabila Penerbit berada dalam kondisi dimana kegiatan usahanya terganggu (point of non-viability) sesuai dengan peraturan perundang-undangan yang berlaku. Konversi menjadi saham biasa atau write down terhadap AT1 dan/atau T2 dalam hal rasio ini utama lebih rendah atau sama dengan 5,125% (SE OJK No.20/SEOJK.03/2016)

OJK is to determine if the Issuer is in a condition where its business activities are disrupted (point of non-viability) in accordance with prevailing laws and regulations. Conversion to Common shares or write down to AT1 and/or T2 in the event that the CET1 ratio is lower or equal to 5.125% (SE OJK No.20/SEOJK.03/2016)

**Rasio Pengungkit – Laporan Kewajiban Pemenuhan Rasio Pengungkit dan Laporan Perhitungan Rasio Pengungkit/
Leverage Ratio - Report of Leverage Ratio and Report of Leverage Ratio Framework**

Laporan Total Eksposur Dalam Rasio Pengungkit/Leverage Ratio Total Exposures

(dalam juta rupiah/in millions Rupiah)

No.	Keterangan/Description	Jumlah/Amount
1	Total aset di laporan posisi keuangan pada laporan keuangan publikasi (nilai gross sebelum dikurangi CKPN)/ <i>Total consolidated assets as per published financial statements (gross amount before impairment)</i>	98,831,539
2	Penyesuaian untuk nilai penyertaan pada Bank, lembaga keuangan, perusahaan asuransi, dan/atau entitas lain yang berdasarkan standar akuntansi keuangan harus dikonsolidasikan namun di luar cakupan konsolidasi berdasarkan ketentuan Otoritas Jasa Keuangan/ <i>Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of OJK regulation</i>	-
3	Penyesuaian untuk nilai kumpulan aset keuangan yang mendasari yang telah dialihkan dalam sekuritisasi aset yang memenuhi persyaratan jual putus sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum. Dalam hal aset keuangan yang mendasari dimaksud telah dikurangkan dari total aset pada laporan posisi keuangan maka angka pada baris ini adalah 0 (nol)/ <i>Adjustment for the underlying financial assets set that have been transferred in asset securitization that meet the requirements of sell-off as stipulated in OJK regulation regarding Prudential Principle in Asset Securitization Activity for Commercial Banks.</i>	-
4	Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada)/	N/A
5	Penyesuaian untuk aset fidusia yang diakui sebagai komponen laporan posisi keuangan berdasarkan standar akuntansi keuangan namun dikeluarkan dari perhitungan total eksposur dalam Rasio Pengungkit/ <i>Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the Leverage Ratio exposure measure</i>	N/A
6	Penyesuaian untuk nilai pembelian atau penjualan aset keuangan secara regular dengan menggunakan metode akuntansi tanggal perdagangan/ <i>Adjustment for the regular purchase or sale value of financial assets using the trade date accounting method</i>	-
7	Penyesuaian untuk nilai transaksi cash pooling yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini/ <i>Adjustment for eligible cash pooling transaction value as stipulated in this OJK regulation</i>	-
8	Penyesuaian untuk nilai eksposur transaksi derivatif <i>Adjustments for derivative financial instruments</i>	3,144,123
9	Penyesuaian untuk nilai eksposur SFT sebagai contoh transaksi <i>reverse repo</i> <i>Adjustment for securities financing transactions (ie reverse repos)</i>	108
10	Penyesuaian untuk nilai eksposur TRA yang telah dikalikan dengan FKK <i>Adjustment for off-balance sheet items after conversion to credit equivalent amounts of off balance sheet exposures.</i>	5,261,604
11	Penyesuaian penilaian prudensial berupa faktor pengurang modal dan CKPN <i>Adjustment for prudential assessment in the form of capital deduction factor and impairment</i>	(4,293,578)
12	Penyesuaian lainnya <i>Other adjustments</i>	-
13	Total eksposur dalam perhitungan Rasio Pengungkit <i>Total Leverage Ratio exposures</i>	102,943,796

Laporan Perhitungan Rasio Pengungkit/*Leverage Ratio Framework*

(dalam juta rupiah/*in millions Rupiah*)

Keterangan/ <i>Description</i>	30 Juni 2022/ 30 June 2022	31 Maret 2022/ 31 March 2022
Eksposur Aset dalam Laporan Posisi Keuangan/On-Balance Sheet Exposures		
1 Eksposur Aset dalam laporan posisi keuangan termasuk aset jaminan, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT (Nilai gross sebelum dikurangi CKPN)/ <i>Asset exposures in financial statements including collateral, but excluding derivatives and SFTs (gross amount before impairment)</i>	96,439,442	89,378,909
2 Nilai penambahan kembali untuk agunan derivatif yang diserahkan kepada pihak lawan yang mengakibatkan penurunan total eksposur aset dalam neraca karena adanya penerapan standar akuntansi keuangan/ <i>Re-adding value for derivative collateral submitted to the counterparty which results in a decrease in total asset exposures in the balance sheet pursuant to the operative accounting standard</i>	-	-
3 (Pengurangan atas piutang terkait CVM yang diberikan dalam transaksi derivatif)/ <i>(Deduction of CVM related receivables provided in derivative transaction)</i>	-	-
4 (Penyesuaian untuk nilai tercatat surat berharga yang diterima dalam eksposur SFT yang diakui sebagai aset)/ <i>(Adjustment for the carrying amount of marketable securities received in SFT exposures recognized as asset)</i>	-	-
5 (CKPN atas aset tersebut sesuai standar akuntansi keuangan)/(Impairment of the assets in accordance with financial accounting standard)	(3,069,094)	(3,265,646)
6 (Aset yang telah diperhitungkan sebagai faktor pengurang Modal Inti sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai kewajiban penyediaan modal minimum bagi bank umum)/ <i>(Asset amounts already being deduction factor of Tier 1 Capital as defined by OJK regulation regarding Capital Adequacy Ratio for Commercial Bank)</i>	(1,127,213)	(1,185,986)
7 Total eksposur Aset dalam Laporan Posisi Keuangan/Total On-Balance Sheet Exposures Penjumlahan dari baris 1 sampai dengan baris 6/Addition of line 1 upto line 6	92,243,135	84,927,277
Eksposur Transaksi Derivatif/Derivative Exposures		
8 Nilai Replacement Cost (RC) untuk seluruh transaksi derivatif baik dalam hal terdapat <i>variation margin</i> yang memenuhi syarat ataupun terdapat perjanjian saling hapus yang memenuhi persyaratan tertentu/ <i>Replacement cost (RC) associated with all derivative transactions, both with eligible variation margin or netting set agreement.</i>	1,763,334	1,313,799
9 Nilai penambahan yang merupakan PFE untuk seluruh transaksi derivatif/Add-on amounts for PFE associated with all derivatives transactions.	2,640,313	2,307,554
10 (Pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui central counterparty (CCP))/ <i>(Exempted CCP leg of client-cleared trade exposures)</i>	N / A	N / A
11 Penyesuaian untuk nilai nosional efektif dari derivatif kredit/Adjusted effective notional amount of written credit derivatives	-	-
12 (Penyesuaian untuk nilai nosional efektif yang dilakukan saling hapus dan pengurangan add-on untuk transaksi penjualan derivatif kredit)/ <i>(Adjusted effective notional offsets and add-on deductions for written credit derivatives)</i>	-	-
13 Total Eksposur Transaksi Derivatif/Total Derivative Exposures Penjumlahan baris 8 sampai dengan baris 12/Addition of line 8 up to line 12	4,403,647	3,621,353
Eksposur Securities Financing Transaction (SFT)/Securities Financing Transaction (SFT) Exposures		
14 Nilai tercatat aset SFT secara gross/Gross SFT assets	1,132,573	2,790,264
15 (Nilai bersih antara liabilitas kas dan tagihan kas)/(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16 Risiko Kredit akibat kegagalan pihak lawan terkait aset SFT yang mengacu perhitungan current exposure sebagaimana diatur dalam Lampiran Peraturan Otoritas Jasa Keuangan/ <i>CCR exposure for SFT assets following current exposures calculation as defined by OJK regulation appendix</i>	108	-
17 Eksposur sebagai agen SFT/Agent transaction exposures	-	-
18 Total Eksposur SFT/Total SFT Exposures Penjumlahan baris 14 sampai dengan baris 17/Addition of line 14 upto line 17	1,132,681	2,790,264
Eksposur Transaksi Rekening Administratif (TRA)/Off-Balance Sheet Exposures		
19 Nilai seluruh kewajiban komitmen atau kewajiban kontijensi (Nilai gross sebelum dikurangi CKPN)/ <i>Off-balance sheet exposure at gross notional amount</i>	34,207,727	36,724,699
20 (Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontijensi dan FKK kemudian dikurangi CKPN)/ <i>(Adjustments for conversion to credit equivalent amounts after impairment)</i>	(28,946,123)	(30,939,191)
21 (CKPN atas TRA sesuai standar akuntansi yang berlaku)/ <i>(Off balance sheet impairment pursuant to the operative accounting standard)</i>	(97,271)	(103,111)
22 Total Eksposur TRA/Total Off-Balance Sheet Exposures Penjumlahan dari baris 19 sampai dengan baris 21/Addition of line 19 upto line 21	5,164,333	5,682,397

Keterangan/Description	(dalam juta rupiah/in millions Rupiah)	
	30 Juni 2022/ 30 June 2022	31 Maret 2022/ 31 March 2022
Modal dan Total Eksposur/Capital and Total Exposures		
23 Modal Inti/Tier 1 Capital	9,079,180	8,650,653
24 Total Eksposur/Total Exposures	102,943,796	97,021,291
Rasio Pengungkit (Leverage Ratio)		
25 Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada)/ <i>Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any)</i>	8.82%	8.92%
25a Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada)/ <i>Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any)</i>	8.82%	8.92%
26 Nilai Minimum Rasio Pengungkit/Minimum Leverage Ratio requirement	3.00%	3.00%
27 Bantalan terhadap nilai Rasio Leverage/Leverage Ratio buffer	N / A	N / A
Pengungkapan Nilai Rata-Rata/Average Balance Disclosures		
28 Nilai rata-rata dari nilai tercatat aset SFT secara gross, setelah penyesuaian untuk transaksi akuntansi penjualan (sale accounting transaction) yang dihitung secara bersih (net) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT/ <i>Average value of gross SFT assets, after adjustment for sale accounting transaction which is calculated on a net basis with cash liabilities and receivables in the SFT.</i>	2,239,349	1,655,944
29 Nilai akhir triwulan laporan dari nilai tercatat aset SFT secara gross, setelah penyesuaian untuk transaksi akuntansi penjualan (sale accounting transaction) yang dihitung secara bersih (net) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT/ <i>End of quarter position of gross SFT assets, after adjustment for sale accounting transaction which is calculated on a net basis with cash liabilities and receivables in the SFT.</i>	1,132,573	2,790,264
30 Total Eksposur, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28/ <i>Total Exposures, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets as referred to in line 28.</i>	104,050,464	95,886,971
30a Total Eksposur, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28/ <i>Total Exposures, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets as referred to in line 28.</i>	104,050,464	95,886,971
31 Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28/ <i>Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets as referred to in line 28.</i>	8.73%	9.02%
31a Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28/ <i>Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets as referred to in line 28.</i>	8.73%	9.02%

Pengungkapan Tagihan Bersih Berdasarkan Wilayah/Disclosure of Net Receivables by Region

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2022/30 June 2022				30 Juni 2021/30 June 2021			
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region				Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region			
		Sumatera	Jawa	Lainnya Others	Total	Sumatera	Jawa	Lainnya Others	Total
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	-	29,519,567	636,054	30,155,621	-	21,759,606	64,720	21,824,326
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	4,657,368	7,877,036	814,509	13,348,913	2,388,973	2,897,241	-	5,286,214
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	-	850,415	4,234,382	5,084,797	-	461,971	2,670,934	3,132,905
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	458,868	-	458,868	-	842,865	-	842,865
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	21,290	6,979,998	10,639	7,011,927	21,642	6,195,699	8,450	6,225,791
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	6,046,457	25,248,631	5,789,556	37,084,644	7,658,365	22,483,460	7,426,685	37,568,510
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	8,349	345,524	1,057	354,930	69,699	567,387	2,528	639,614
11	Aset Lainnya <i>Other Assets</i>	77,625	4,058,310	49,801	4,185,736	110,428	3,841,694	59,086	4,011,208
Jumlah/Total		10,811,089	75,338,349	11,535,998	97,685,436	10,249,107	59,049,923	10,232,403	79,531,433

Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak/*Disclosure of Net Receivables by Remaining Contract Period*

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Kategori Portofolio <i>Portfolio Category</i>	30 Juni 2022/30 June 2022					
		Tagihan bersih berdasarkan sisa jangka waktu kontrak <i>Net Receivables by Remaining Contract Period</i>					
		< 1 tahun <i>< 1 year</i>	1 thn s.d. 3 thn <i>1 year up to 3 years</i>	3 thn s.d. 5 thn <i>3 years up to 5 years</i>	> 5 thn <i>> 5 years</i>	Non-Kontraktual <i>Non-Contractual</i>	Total
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	14,765,031	3,637,867	3,226,716	3,538,103	4,987,904	30,155,621
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	5,816,097	74,488	3,552,477	3,905,851	-	13,348,913
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	1,523,757	813,834	365,176	173,157	2,208,873	5,084,797
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	5,643	38,904	72,618	341,703	-	458,868
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	2,537,723	3,857,800	479,461	136,943	-	7,011,927
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	20,789,705	8,571,539	7,546,043	177,357	-	37,084,644
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	247,665	8,024	14,164	85,077	-	354,930
11	Aset Lainnya <i>Other Assets</i>	-	-	-	-	4,185,736	4,185,736
	Jumlah/Total	45,685,621	17,002,456	15,256,655	8,358,191	11,382,513	97,685,436

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Kategori Portofolio <i>Portfolio Category</i>	30 Juni 2021/30 June 2021					
		Tagihan bersih berdasarkan sisa jangka waktu kontrak <i>Net Receivables by Remaining Contract Period</i>					
		< 1 tahun <i>< 1 year</i>	1 thn s.d. 3 thn <i>1 year up to 3 years</i>	3 thn s.d. 5 thn <i>3 years up to 5 years</i>	> 5 thn <i>> 5 years</i>	Non-Kontraktual <i>Non-Contractual</i>	Total
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	6,532,155	4,534,539	2,843,704	5,146,430	2,767,498	21,824,326
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	2,893,652	358,472	1,518,485	515,605	-	5,286,214
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	1,224,562	409,561	334,194	37,125	1,127,463	3,132,905
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	9,052	44,177	119,681	669,955	-	842,865
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	766,044	4,801,394	505,451	152,902	-	6,225,791
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	19,225,378	7,344,536	10,298,471	700,125	-	37,568,510
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	502,311	22,861	3,969	110,473	-	639,614
11	Aset Lainnya <i>Other Assets</i>	-	-	-	-	4,011,208	4,011,208
Jumlah/Total		31,153,154	17,515,540	15,623,955	7,332,615	7,906,169	79,531,433

Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi/*Disclosure of Net Receivables by Economic Sector*

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Sektor Ekonomi <i>Economic Sector</i>	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	Tagihan Kepada Bank <i>Receivables from Banks</i>	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	Kredit Pegawai/ Pensiunan Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	Aset Lainnya <i>Other Assets</i>
30 Juni 2022/30 June 2022												
1	Pertanian, Kehutanan, dan Perikanan <i>Agriculture, Forestry and Fisheries</i>	-	1,034,052	-	-	-	-	-	-	3,396,041	-	-
2	Pertambangan dan Penggalian <i>Mining and Quarrying</i>	-	4,387,823	-	-	-	-	-	-	3,855,703	-	-
3	Industri pengolahan <i>Manufacturing</i>	-	1,145,195	-	-	-	-	-	201	13,335,519	57,039	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin <i>Electricity, Gas and Hot Steam/Water and Cold Air</i>	-	1,231,628	-	-	-	-	-	-	-	45,915	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah/ <i>Water and Wastewater Management and Waste Management and Recycling</i>	-	-	-	-	-	-	-	-	216	-	-
6	Konstruksi <i>Construction</i>	-	-	-	-	-	-	-	-	121,180	21,268	-
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor/ <i>Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance</i>	-	953,393	-	-	-	-	-	2,472	5,931,371	146,173	-
8	Pengangkutan dan Pergudangan/ <i>Transportation and Warehousing</i>	-	-	-	-	-	-	-	71	617,163	3,055	-
9	Penyediaan akomodasi dan penyediaan makan miram <i>Accommodation, Food and Beverage Supply</i>	-	-	-	-	-	-	-	-	5,964	-	-
10	Informasi dan Komunikasi/ <i>Information and Communication</i>	-	4,046,771	-	-	-	-	-	-	4,111,387	1,054	-
11	Aktivitas Keuangan dan Asuransi/ <i>Financial Activities and Insurance</i>	15,721,178	550,051	-	5,084,797	-	-	-	-	1,828,962	-	-
12	Real Estate <i>Real Estate</i>	-	-	-	-	-	-	-	-	3,358,832	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis/ <i>Professional, Scientific, and Technical Activities</i>	-	-	-	-	-	-	-	-	49,517	5,297	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya/ <i>Leasing and Leasing without Option Rights Activities, Employment, Travel Agencies, and Other Business Supports</i>	-	-	-	-	-	-	-	726	180,329	-	-
15	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib <i>Government Administration, Defense and Compulsory Social Security</i>	-	-	-	-	-	-	-	-	-	-	-
16	Pendidikan/ <i>Education</i>	-	-	-	-	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial / <i>Human Health and Social Activities</i>	-	-	-	-	-	-	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi / <i>Art, Entertainment and Recreation</i>	-	-	-	-	-	-	-	-	3,745	-	-
19	Aktivitas Jasa Lainnya/ <i>Other Service Activities</i>	-	-	-	-	-	-	-	-	3,313	1,137	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja/ <i>Households as Employer Activities</i>	-	-	-	-	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya/ <i>International Agencies and Other Extra International Agencies Activities</i>	-	-	-	-	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha <i>Non-Business Activities</i>	-	-	-	-	458,868	-	-	7,008,457	285,402	73,992	-
23	Lainnya <i>Others</i>	14,434,443	-	-	-	-	-	-	-	-	-	4,185,736
Jumlah/Total		30,155,621	13,348,913	-	5,084,797	458,868	-	-	7,011,927	37,084,644	354,930	4,185,736

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Receivables from the Government	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	Tagihan Kepada Bank Receivables from Banks	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	Kredit Pegawai/ Pensiunan Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	Tagihan kepada Korporasi Receivables from Corporates	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
30 Juni 2021/30 June 2021												
1	Pertanian, Kehutanan, dan Perikanan <i>Agriculture, Forestry and Fisheries</i>	-	1,144,425	-	-	-	-	-	-	3,757,092	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	-	1,300,248	-	-	-	-	-	-	4,833,189	-	-
3	Industri pengolahan Manufacturing	-	1,344,180	-	-	-	-	-	510	13,069,348	86,966	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas and Hot Steam/Water and Cold Air	-	181,250	-	-	-	-	-	-	-	49,198	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah/ Water and Wastewater Management and Waste Management and Recycling	-	-	-	-	-	-	-	-	-	-	-
6	Konstruksi <i>Construction</i>	-	-	-	-	-	-	-	-	137,263	21,268	-
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor/ <i>Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance</i>	-	174,300	-	-	-	-	-	524	7,343,561	381,146	-
8	Pengangkutan dan Pergudangan/ <i>Transportation and Warehousing</i>	-	-	-	-	-	-	-	-	632,945	3,055	-
9	Penyediaan akomodasi dan penyediaan makan minum Accommodation, Food and Beverage Supply	-	-	-	-	-	-	-	-	11,390	-	-
10	Informasi dan Komunikasi/ <i>Information and Communication</i>	-	1,066,811	-	-	-	-	-	-	2,491,429	-	-
11	Aktivitas Keuangan dan Asuransi/ <i>Financial Activities and Insurance</i>	5,632,866	75,000	-	3,132,905	-	-	-	-	1,602,097	-	-
12	Real Estate/ <i>Real Estate</i>	-	-	-	-	-	-	-	-	3,381,937	7,821	-
13	Aktivitas Profesi, Ilmiah, dan Teknis/ <i>Professional, Scientific, and Technical Activities</i>	-	-	-	-	-	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Pemangjang Usaha Lainnya/ <i>Government Administration, Defense and Compulsory Social Security</i>	-	-	-	-	-	-	-	-	-	-	-
15	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib <i>Government Administration, Defense and Compulsory Social Security</i>	-	-	-	-	-	-	-	-	-	-	-
16	Pendidikan/ <i>Education</i>	-	-	-	-	-	-	-	-	40,058	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial / <i>Human Health and Social Activities</i>	-	-	-	-	-	-	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi / <i>Art, Entertainment and Recreation</i>	-	-	-	-	-	-	-	79	119,532	1,137	-
19	Aktivitas Jasa Lainnya/ <i>Other Service Activities</i>	-	-	-	-	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja/ <i>Households as Employer Activities</i>	-	-	-	-	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya/ <i>International Agencies and Other Extra International Agencies Activities</i>	-	-	-	-	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha <i>Non-Business Activities</i>	-	-	-	-	842,865	-	-	6,224,678	148,669	89,023	-
23	Lainnya <i>Others</i>	16,191,460	-	-	-	-	-	-	-	-	-	4,011,208
	Jumlah/Total	21,824,326	5,286,214	-	3,132,905	842,865	-	-	6,225,791	37,568,510	639,614	4,011,208

Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah/*Disclosure of Receivables and Allowances by Region*

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Keterangan <i>Description</i>	30 Juni 2022/30 June 2022			
		Wilayah/ <i>Region</i>			
		Sumatera	Jawa	Lainnya Others	Total
1	Tagihan <i>Receivables</i>	11,208,714	74,375,283	7,584,346	93,168,343
2	Tagihan yang mengalami penurunan nilai (<i>impaired</i>) <i>Impaired Receivables</i>	2,455,018	8,206,362	576,865	11,238,245
	a. Belum jatuh tempo <i>Non past due</i>	2,442,870	6,661,964	573,370	9,678,204
	b. Telah jatuh tempo <i>Past due</i>	12,148	1,544,398	3,495	1,560,041
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1 <i>Allowance for Impairment Losses - Stage 1</i>	14,935	575,829	14,415	605,179
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 <i>Allowance for Impairment Losses - Stage 2</i>	53,301	380,553	25,866	459,720
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 <i>Allowance for Impairment Losses - Stage 3</i>	479,999	1,537,707	83,884	2,101,590
6	Tagihan yang dihapus buku <i>Receivables Written Off</i>	11,694	347,263	461	359,418

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Keterangan <i>Description</i>	30 Juni 2021/30 June 2021			
		Wilayah/ <i>Region</i>			
		Sumatera	Jawa	Lainnya Others	Total
1	Tagihan <i>Receivables</i>	10,305,393	58,343,663	7,762,188	76,411,244
2	Tagihan yang mengalami penurunan nilai (<i>impaired</i>) <i>Impaired Receivables</i>	2,460,154	7,885,194	779,471	11,124,819
	a. Belum jatuh tempo <i>Non past due</i>	2,203,779	6,588,949	768,624	9,561,352
	b. Telah jatuh tempo <i>Past due</i>	256,375	1,296,245	10,847	1,563,467
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1 <i>Allowance for Impairment Losses - Stage 1</i>	19,409	831,029	16,952	867,390
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 <i>Allowance for Impairment Losses - Stage 2</i>	27,146	558,532	26,601	612,279
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 <i>Allowance for Impairment Losses - Stage 3</i>	662,864	1,370,742	8,446	2,042,052
6	Tagihan yang dihapus buku <i>Receivables Written Off</i>	914	1,035,248	705	1,036,867

Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi/*Disclosure of Receivables and Allowances by Economic Sector*

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Sektor Ekonomi <i>Economic Sector</i>	Tagihan <i>Receivables</i>	Tagihan yang Mengalami Penurunan Nilai <i>Impaired Receivables</i>		Cadangan kerugian penurunan nilai (CKPN) Stage 1	Cadangan kerugian penurunan nilai (CKPN) Stage 2	Cadangan kerugian penurunan nilai (CKPN) Stage 3	Tagihan yang dihapus buku <i>Receivables Written Off</i>
			Belum Jatuh Tempo <i>Non past due</i>	Telah Jatuh Tempo <i>Past due</i>	<i>Allowance for Impairment Losses-Stage 1</i>	<i>Allowance for Impairment Losses-Stage 2</i>	<i>Allowance for Impairment Losses-Stage 3</i>	
30 Juni 2022/30 June 2022								
1	Pertanian, Kehutanan, dan Perikanan <i>Agriculture, Forestry and Fisheries</i>	4,789,970	2,044,897	-	4,229	56,055	476,104	-
2	Pertambangan dan Penggalian <i>Mining and Quarrying</i>	8,140,779	318,201	-	12,554	17,232	-	-
3	Industri pengolahan <i>Manufacturing</i>	14,573,263	2,661,865	907,027	24,691	130,541	996,494	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin <i>Electricity, Gas and Hot Steam/Water and Cold Air</i>	1,309,482	-	77,855	891	-	31,940	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah/ <i>Water and Wastewater Management and Waste Management and Recycling</i>	-	-	-	-	-	-	-
6	Konstruksi <i>Construction</i>	152,598	2,041	31,873	230	89	10,605	-
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor/ <i>Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance</i>	7,005,242	3,967,030	243,234	6,710	222,286	342,577	-
8	Pengangkutan dan Pergudangan/ <i>Transportation and Warehousing</i>	369,133	-	6,562	2,173	-	3,506	-
9	Penyediaan akomodasi dan penyediaan makan minum <i>Accommodation, Food and Beverage Supply</i>	5,972	5,972	-	-	8	-	-
10	Informasi dan Komunikasi/ <i>Information and Communication</i>	7,568,448	-	3,435	5,853	-	2,381	-
11	Aktivitas Keuangan dan Asuransi/ <i>Financial Activities and Insurance</i>	19,150,488	-	-	3,806	-	-	-
12	Real Estate/ <i>Real Estate</i>	3,267,925	212,905	-	12,341	1,129	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis/ <i>Professional, Scientific, and Technical Activities</i>	8,800	1,585	7,215	3	467	1,918	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya/ <i>Perjalanan, dan Penunjang Usaha Lainnya</i>	182,327	135,426	-	267	6,475	-	-
15	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib <i>Government Administration, Defense and Compulsory Social Security</i>	-	-	-	-	-	-	-
16	Pendidikan/ <i>Education</i>	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial / <i>Human Health and Social Activities</i>	-	-	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi / <i>Art, Entertainment and Recreation</i>	-	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya/ <i>Other Service Activities</i>	5,027	1,367	1,650	1	64	513	44,526
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja/ <i>Households as Employer Activities</i>	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya/ <i>International Agencies and Other Extra International Agencies Activities</i>	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha <i>Non-Business Activities</i>	8,018,710	326,915	281,190	531,306	25,374	235,552	314,892
23	Lainnya <i>Others</i>	18,620,179	-	-	124	-	-	-
Jumlah/Total		93,168,343	9,678,204	1,560,041	605,179	459,720	2,101,590	359,418

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai		Cadangan kerugian penurunan nilai (CKPN) Stage 1 Allowance for Impairment	Cadangan kerugian penurunan nilai (CKPN) Stage 2 Allowance for Impairment	Cadangan kerugian penurunan nilai (CKPN) Stage 3 Allowance for Impairment	Tagihan yang dihapus buku Receivables Written Off
			Belum Jatuh Tempo Non past due	Telah Jatuh Tempo Past due				
30 Juni 2021/30 June 2021								
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fisheries	5,447,438	2,182,193	-	6,994	98,980	476,104	-
2	Pertambangan dan Penggalian Mining and Quarrying	5,522,534	494,922	21,585	11,124	23,525	21,585	-
3	Industri pengolahan Manufacturing	14,234,757	3,426,108	165,660	23,725	108,591	511,290	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas and Hot Steam/Water and Cold Air	81,138	-	81,138	136	-	31,940	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah/ Water and Wastewater Management and Waste Management and Recycling	-	-	-	-	-	-	-
6	Konstruksi Construction	149,950	2,751	31,873	142	205	10,605	-
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor/ Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance	7,950,197	2,716,735	866,619	10,376	297,920	640,421	645,735
8	Pengangkutan dan Pergudangan/ Transportation and Warehousing	620,087	125,720	6,562	11,460	15,577	3,506	-
9	Penyediaan akomodasi dan penyediaan makan minum Accommodation, Food and Beverage Supply	11,646	11,646	-	-	256	-	-
10	Informasi dan Komunikasi/ Information and Communication	3,411,969	-	-	1,690	-	-	-
11	Aktivitas Keuangan dan Asuransi/ Financial Activities and Insurance	7,843,635	-	-	792	-	-	-
12	Real Estate/ Real Estate	3,126,540	85,755	17,996	23,325	12,483	10,174	-
13	Aktivitas Profesi, Ilmiah, dan Teknis/ Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya/	-	-	-	-	-	-	-
15	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-
16	Pendidikan/ Education	2,358	-	-	32	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial / Human Health and Social Activities	-	-	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi / Art, Entertainment and Recreation	116,040	1,670	1,650	340	36	513	-
19	Aktivitas Jasa Lainnya/ Other Service Activities	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja/ Households as Employer Activities	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya/ International Agencies and Other Extra International Agencies Activities	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha Non-Business Activities	7,694,366	513,852	370,384	775,851	54,706	335,914	391,132
23	Lainnya Others	20,198,589	-	-	1,403	-	-	-
Jumlah/Total		76,411,244	9,561,352	1,563,467	867,390	612,279	2,042,052	1,036,867

Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai/Disclosure Movement Detail of Allowance for Impairment Losses

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Keterangan Description	30 Juni 2022/30 June 2022			30 Juni 2021/30 June 2021		
		CKPN Stage 1 Allowance for Impairment Losses - Stage 1	CKPN Stage 2 Allowance for Impairment Losses - Stage 2	CKPN Stage 3 Allowance for Impairment Losses - Stage 3	CKPN Stage 1 Allowance for Impairment Losses - Stage 1	CKPN Stage 2 Allowance for Impairment Losses - Stage 2	CKPN Stage 3 Allowance for Impairment Losses - Stage 3
1	Saldo awal CKPN ^{*)} Allowance for Impairment Losses Beginning Balance ^{*)}	635,774	518,219	2,180,253	1,394,278	508,104	2,327,916
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) Charge (Reversal) of Impairment Provision for the Current Year (Net)	(30,595)	(58,499)	255,131	(526,888)	104,175	826,272
2.a	Pembentukan CKPN pada periode berjalan Charge of Impairment Provision for the Current Year	-	-	255,131	-	104,175	826,272
2.b	Pemulihan CKPN pada periode berjalan Release of Impairment Provision for the Current Year	(30,595)	(58,499)	-	526,888	-	-
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan Impairment Provision for Write Off Current Year	-	-	359,418	-	-	1,036,867
4	Pembentukan (pemulihan) lainnya pada periode berjalan ^{**)} Other Charge (Release) for the Current Year ^{**)}	-	-	25,624	-	-	(75,269)
Saldo akhir CKPN Allowance for Impairment Losses Ending Balance		605,179	459,720	2,101,590	867,390	612,279	2,042,052

^{*)} Posisi 1 Januari 2022 dan 2021
As of 1 January 2022 and 2021

^{**)} Termasuk selisih kurs penjabaran dan pengakuan pendapatan bunga atas aset yang mengalami penurunan nilai
Including exchange rate difference and unwinding interest on impaired assets

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat/*Disclosure of Net Receivables by Portfolio Category and Rating Scale*

(dalam jutaan rupiah)/(in millions Rupiah)

No	Kategori Portofolio Portfolio Category	30 Juni 2022/30 June 2022														
		Tagihan Bersih/Net Receivables														
		Lembaga Pemeringkat Rating Agencies	Peringkat Jangka panjang Long-term Rating							Peringkat Jangka Pendek Short-term Rating					Tanpa Peringkat Unrated	Total
			Standard and Poor's	AAA	AA+ s.d/up to AA-	A+ s.d/up to A-	BBB+ s.d/up to BBB-	BB+ s.d/up to BB-	B+ s.d/up to B-	Kurang dari B- Less than B-	A-1	A-2	A-3	Kurang dari A-3 Less than A-3		
		Fitch Ratings	AAA	AA+ s.d/up to AA-	A+ s.d/up to A-	BBB+ s.d/up to BBB-	BB+ s.d/up to BB-	B+ s.d/up to B-	Kurang dari B- Less than B-	F1+ s.d/up to F1	F2	F3	Kurang dari F3 Less than F3			
Moody's	Aaa	Aa1 s.d/up to Aa3	A1 s.d/up to A3	Baa1 s.d/up to Baa3	Ba1 s.d/up to Ba3	B1 s.d/up to B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari P-3 Less than P-3					
PT, Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d/up to AA-(idn)	A+(idn) s.d/up to A-(idn)	BBB+(idn) s.d/up to BBB-(idn)	BB+(idn) s.d/up to BB-(idn)	B+(idn) s.d/up to B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d/up to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Less than F3(idn)					
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d/up to idAA-	idA+ s.d/up to idA-	idBBB+ s.d/up to idBBB-	idBB+ s.d/up to idBB-	idB+ s.d/up to idB-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d/up to idA4	Kurang dari idA4 Less than idA4					
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>		-	-	-	-	-	-	-	-	-	-	-	30,155,621	30,155,621	
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>		-	320,900	949,018	-	-	-	-	-	-	-	-	12,078,995	13,348,913	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>		-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank <i>Receivables from Banks</i>		300,642	2,035,133	645,820	8,254	258	-	-	-	-	-	-	2,094,690	5,084,797	
5	Kredit Beragan Rumah Tinggal <i>Loans Secured by Residential Properties</i>													458,868	458,868	
6	Kredit Beragan Properti Komersial <i>Loans Secured by Commercial Properties</i>													-	-	
7	Kredit Pegawai/Pensioner <i>Employee/Pensioner Loans</i>													-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>													7,011,927	7,011,927	
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>		290,003	411,793	63,878	-	-	-	-	-	-	-	-	36,318,970	37,084,644	
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>													354,930	354,930	
11	Aset Lainnya <i>Other Assets</i>													4,185,736	4,185,736	
JUMLAH/TOTAL			590,645	2,767,826	1,658,716	8,254	258	-	-	-	-	-	-	92,659,737	97,685,436	

(dalam jutaan rupiah)/(in millions Rupiah)

No		Kategori Portofolio Portfolio Category		30 Juni 2021/30 June 2021													Tanpa Peringkat Unrated		Total	
				Tagihan Bersih/Net Receivables																
				Lembaga Pemeringkat Rating Agencies	Peringkat Jangka Panjang Long-term Rating						Peringkat Jangka Pendek Short-term Rating									
					Standard and Poor's	AAA	AA+ s.d/up to AA-	A+ s.d/up to A-	BBB+ s.d/up to BBB-	BB+ s.d/up to BB-	B+ s.d/up to B-	Kurang dari B- Less than B-	A-1	A-2	A-3	Kurang dari A-3 Less than A-3				
				Fitch Ratings	AAA	AA+ s.d/up to AA-	A+ s.d/up to A-	BBB+ s.d/up to BBB-	BB+ s.d/up to BB-	B+ s.d/up to B-	Kurang dari B- Less than B-	F1+ s.d/up to F1	F2	F3	Kurang dari F3 Less than F3					
Moody's	Aaa	Aa1 s.d/up to Aa3	A1 s.d/up to A3	Baa1 s.d/up to Baa3	Ba1 s.d/up to Ba3	B1 s.d/up to B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari P-3 Less than P-3									
PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d/up to AA-(idn)	A+(idn) s.d/up to A-(idn)	BBB+(idn) s.d/up to BBB-(idn)	BB+(idn) s.d/up to BB-(idn)	B+(idn) s.d/up to B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d/up to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Less than F3(idn)									
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d/up to idAA-	idA+ s.d/up to idA-	idBBB+ s.d/up to idBBB-	idBB+ s.d/up to idBB-	idB+ s.d/up to idB-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d/up to idA4	Kurang dari idA4 Less than idA4									
1	Tagihan Kepada Pemerintah Receivables from the Government		-	-	-	-	-	-	-	-	-	-	-	-	21,824,326	21,824,326				
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities		-	-	75,000	-	-	-	-	-	-	-	-	-	5,211,214	5,286,214				
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities		-	-	-	-	-	-	-	-	-	-	-	-	-	-				
4	Tagihan Kepada Bank Receivables from Banks		404,230	1,182,120	226,020	96,121	4,789	-	-	-	-	-	-	-	1,219,625	3,132,905				
5	Kredit Beragan Rumah Tinggal Loans Secured by Residential Properties														842,865	842,865				
6	Kredit Beragan Properti Komersial Loans Secured by Commercial Properties														-	-				
7	Kredit Pegawai/Pensionan Employee/Pensioner Loans														-	-				
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios														6,225,791	6,225,791				
9	Tagihan kepada Korporasi Receivables from Corporates		170,286	853,863	222,671	434,480	-	-	-	-	-	-	-	-	35,887,210	37,568,510				
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables														639,614	639,614				
11	Aset Lainnya Other Assets														4,011,208	4,011,208				
JUMLAH/TOTAL			574,516	2,035,983	523,691	530,601	4,789	-	-	-	-	-	-	-	75,861,853	79,531,433				

Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit/*Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation Impacts*

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Kategori Portofolio <i>Portfolio Category</i>	30 Juni 2022/30 June 2022											ATMR <i>RWA</i>	Beban Modal <i>Capital Charge</i>
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit/ <i>Net Receivables after Credit Risk Mitigation Impacts</i>												
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Lainnya <i>Others</i>		
A	Eksposur Neraca <i>Balance Sheet Exposure</i>													
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	28,698,657	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	-	7,823,772	-	-	-	-	5,276,220	-	-	-	-	4,202,864	336,229
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	-	2,357,597	-	-	-	-	258	-	-	-	-	471,648	37,732
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	127,429	252,635	78,804	-	-	-	-	-	-	-	116,226	9,298
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	1,000	-	-	-	-	-	-	7,010,927	-	-	-	5,258,195	420,656
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	748,014	14,507,267	-	-	-	-	5,964	-	18,465,037	-	-	21,369,472	1,709,558
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-	34,307	320,623	-	515,242	41,219
11	Aset Lainnya <i>Other Assets</i>	486,038	-	-	-	-	-	-	-	3,699,698	-	-	3,699,698	295,976
	Total Eksposur Neraca <i>Total Balance Sheet Exposure</i>	29,933,709	24,816,065	252,635	78,804	-	-	5,282,442	7,010,927	22,199,042	320,623	-	35,633,345	2,850,668

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2022/30 June 2022											ATMR RWA	Beban Modal Capital Charge
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit/Net Receivables after Credit Risk Mitigation Impacts												
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
B Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif <i>Commitments and Contingencies Liabilities Exposures on Off Balance Sheet Transactions</i>														
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	-	-	-	-	-	-	248,921	-	-	-	-	124,461	9,957
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	-	15,500	-	-	-	-	32,030	-	-	-	-	19,115	1,529
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	94,113	500,483	-	-	-	-	-	-	1,695,468	-	-	1,795,565	143,645
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur TRA OBT Total Exposure	94,113	515,983	-	-	-	-	280,951	-	1,695,468	-	-	1,939,141	155,131
C Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) <i>Counterparty Credit Risk Exposure</i>														
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	1,456,964	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	-	1,394,235	-	-	-	-	1,285,177	-	-	-	-	921,436	73,715
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	-	457,166	-	-	-	-	63,549	-	547,583	-	-	670,791	53,663
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA) <i>Weighted exposure from Credit Valuation Adjustment (CVA)</i>												854,519	68,362
	Total Eksposur Counterparty Credit Risk Counterparty Credit Risk Total Exposure	1,456,964	1,851,401	-	-	-	-	1,348,726	-	547,583	-	-	2,446,746	195,740

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2021/30 June 2021										ATMR RWA	Beban Modal Capital Charge	
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit/Net Receivables after Credit Risk Mitigation Impacts												
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%			Lainnya Others
A	Eksposur Neraca Balance Sheet Exposure													
1	Tagihan Kepada Pemerintah Receivables from the Government	21,755,524	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	485,820	-	-	-	-	4,232,001	-	-	-	-	2,213,165	177,053
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	1,122,674	-	-	-	-	4,789	-	-	-	-	226,929	18,154
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	-	135,142	466,167	241,556	-	-	-	-	-	-	-	228,115	18,249
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	594	-	-	-	-	-	-	6,225,043	-	-	-	4,668,782	373,503
9	Tagihan kepada Korporasi Receivables from Corporates	1,938,792	16,082,358	-	-	-	-	11,390	-	16,474,370	-	-	19,696,537	1,575,723
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	1,806	-	-	-	-	-	-	-	41,320	596,488	-	936,052	74,884
11	Aset Lainnya Other Assets	641,292	-	-	-	-	-	-	-	3,369,916	-	-	3,369,916	269,593
	Total Eksposur Neraca Total Balance Sheet Exposure	24,338,008	17,825,994	466,167	241,556	-	-	4,248,180	6,225,043	19,885,606	596,488	-	31,339,496	2,507,159

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2021/30 June 2021											ATMR RWA	Beban Modal Capital Charge
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit/Net Receivables after Credit Risk Mitigation Impacts												
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif														
B Commitments and Contingencies Liabilities Exposures on Off Balance Sheet Transactions														
1	Tagihan Kepada Pemerintah Receivables from the Government	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-	568,393	-	-	-	-	284,196	22,736
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	104,965	-	-	-	-	90,806	-	-	-	-	66,396	5,312
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	76	-	-	-	-	-	-	78	-	-	-	59	5
9	Tagihan kepada Korporasi Receivables from Corporates	123,374	458,988	-	-	-	-	-	-	970,375	-	-	1,062,172	84,974
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur TRA OBT Total Exposure	123,450	563,953	-	-	-	-	659,199	78	970,375	-	-	1,412,823	113,027
C Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)														
Counterparty Credit Risk Exposure														
1	Tagihan Kepada Pemerintah Receivables from the Government	68,802	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	1,050,301	-	-	-	-	759,370	-	-	-	-	589,745	47,180
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables from Corporates	-	546,614	-	-	-	-	222,670	-	739,579	-	-	960,237	76,819
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA) Weighted exposure from Credit Valuation Adjustment (CVA)												771,486	61,719
	Total Eksposur Counterparty Credit Risk Counterparty Credit Risk Total Exposure	68,802	1,596,915	-	-	-	-	982,040	-	739,579	-	-	2,321,468	185,718

Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit/*Disclosure of Net Receivables and Credit Risk Mitigation Technique*

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Kategori Portofolio <i>Portfolio Category</i>	30 Juni 2022/30 June 2022					
		Tagihan Bersih <i>Net Receivables</i>	Bagian Yang Dijamin Dengan/ <i>Portion Secured by</i>				Bagian Yang Tidak Dijamin <i>Unsecured Portion</i>
			Agunan <i>Collaterals</i>	Garansi <i>Guarantee</i>	Asuransi Kredit <i>Credit Insurance</i>	Lainnya <i>Others</i>	
A	Eksposur Neraca <i>Balance Sheet Exposure</i>						
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	28,698,657	-	-	-	28,698,657	
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	13,099,992	-	7,502,872	-	5,597,120	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	2,357,855	-	-	-	2,357,855	
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	458,868	-	-	-	458,868	
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	7,011,927	1,000	-	-	7,010,927	
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	33,726,282	748,014	14,455,362	-	18,522,906	
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	354,930	-	-	-	354,930	
11	Aset Lainnya <i>Other Assets</i>	4,185,736	-	-	-	4,185,736	
	Total Eksposur Neraca <i>Total Balance Sheet Exposure</i>	89,894,247	749,014	21,958,234	-	67,186,999	
B	Eksposur Rekening Administratif <i>Off Balance Sheet Exposure</i>						
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	248,921	-	-	-	248,921	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	47,530	-	-	-	47,530	
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	-	-	-	-	
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	2,290,064	94,113	500,483	-	1,695,468	
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	
	Total Eksposur Rekening Administratif <i>OBT Total Exposure</i>	2,586,515	94,113	500,483	-	1,991,919	
C	Eksposur Counterparty Credit Risk <i>Counterparty Credit Risk Exposure</i>						
1	Tagihan Kepada Pemerintah/ <i>Receivables from the Government</i>	1,456,964	-	-	-	1,456,964	
2	Tagihan Kepada Entitas Sektor Publik/ <i>Receivables from Public Sector Entities</i>	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	
4	Tagihan Kepada Bank/ <i>Receivables from Banks</i>	2,679,412	-	-	-	2,679,412	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	
6	Tagihan kepada Korporasi/ <i>Receivables from Corporates</i>	1,068,298	-	-	-	1,068,298	
	Total Eksposur Counterparty Credit Risk <i>Counterparty Credit Risk Total Exposure</i>	5,204,674	-	-	-	5,204,674	
	Jumlah/Total (A+B+C)	97,685,436	843,127	22,458,717	-	74,383,592	

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2021/30 June 2021					
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan/Portion Secured by				Bagian Yang Tidak Dijamin Unsecured Portion
			Agunan Collaterals	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
A	Eksposur Neraca <i>Balance Sheet Exposure</i>						
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	21,755,524	-	-	-	21,755,524	
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	4,717,821	-	485,820	-	4,232,001	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	1,127,463	-	-	-	1,127,463	
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	842,865	-	-	-	842,865	
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	6,225,637	594	-	-	6,225,043	
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	34,506,910	1,938,792	15,632,212	-	16,935,906	
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	639,614	1,806	-	-	637,808	
11	Aset Lainnya <i>Other Assets</i>	4,011,208	-	-	-	4,011,208	
	Total Eksposur Neraca <i>Total Balance Sheet Exposure</i>	73,827,042	1,941,192	16,118,032	-	55,767,818	
B	Eksposur Rekening Administratif <i>Off Balance Sheet Exposure</i>						
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	568,393	-	-	-	568,393	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	195,771	-	-	-	195,771	
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	-	-	-	-	
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	154	76	-	-	78	
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	1,552,737	123,374	442,988	-	986,375	
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	
	Total Eksposur Rekening Administratif <i>OBT Total Exposure</i>	2,317,054	123,450	442,988	-	1,750,616	
C	Eksposur Counterparty Credit Risk <i>Counterparty Credit Risk Exposure</i>						
1	Tagihan Kepada Pemerintah/ <i>Receivables from the Government</i>	68,802	-	-	-	68,802	
2	Tagihan Kepada Entitas Sektor Publik/ <i>Receivables from Public Sector Entities</i>	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	
4	Tagihan Kepada Bank/ <i>Receivables from Banks</i>	1,809,671	-	-	-	1,809,671	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	
6	Tagihan kepada Korporasi/ <i>Receivables from Corporates</i>	1,508,863	-	-	-	1,508,863	
	Total Exposure Counterparty Credit Risk <i>Counterparty Credit Risk Total Exposure</i>	3,387,336	-	-	-	3,387,336	
	Jumlah/Total (A+B+C)	79,531,432	2,064,642	16,561,020	-	60,905,770	

Pengungkapan Perhitungan ATMR untuk Risiko Kredit dengan Menggunakan Pendekatan Standar/*Disclosure of Credit Risk RWA Calculation using Standardized Approach*

(1) Eksposur Aset di Neraca/*On Balance Sheet Exposure*

(dalam jutaan rupiah)/(in millions Rupiah)

No	Kategori Portofolio <i>Portfolio Category</i>	30 Juni 2022/30 June 2022			30 Juni 2021/30 June 2021		
		Tagihan Bersih <i>Net Receivables</i>	ATMR Sebelum MRK <i>RWA before CRM</i>	ATMR setelah MRK <i>RWA after CRM</i>	Tagihan Bersih <i>Net Receivables</i>	ATMR Sebelum MRK <i>RWA before CRM</i>	ATMR setelah MRK <i>RWA after CRM</i>
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>						
a.	Tagihan Kepada Pemerintah Indonesia/ <i>Receivables from Indonesian Government</i>	28,698,657	-	-	21,755,524	-	-
b.	Tagihan Kepada Pemerintah Negara Lain/ <i>Receivables from Government of Other Countries</i>	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	13,099,992	6,453,726	4,202,864	4,717,821	2,358,911	2,213,165
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>						
a.	Tagihan Jangka Pendek/Short Term Receivables	2,357,855	471,648	471,648	1,127,463	226,929	226,929
b.	Tagihan Jangka Panjang/Long Term Receivables	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	458,868	116,226	116,226	842,865	228,115	228,115
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	7,011,927	5,258,945	5,258,195	6,225,637	4,669,228	4,668,782
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	33,726,282	33,679,987	21,369,472	34,506,910	34,137,682	19,696,537
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>						
a.	Kredit Beragun Rumah Tinggal/ <i>Loans Secured by Residential Properties</i>	34,307	34,307	34,307	41,320	41,320	41,320
b.	Selain Kredit Beragun Rumah Tinggal/ <i>Other Than Loans Secured by Residential Properties</i>	320,623	480,935	480,935	598,294	897,441	894,732
11	Aset Lainnya <i>Other Assets</i>						
a.	Uang Tunai, Emas dan Commemorative Coin/ <i>Cash, gold, and commemorative coin</i>	486,038	-	-	641,292	-	-
b.	Penyertaan (selain yang menjadi faktor pengurang modal)/ <i>Investment (other than capital deduction factor)</i>	-	-	-	-	-	-
c.	Aset tetap dan inventaris Neto/ <i>Fixed assets and inventory - net</i>	1,125,895	-	1,125,895	1,290,156	-	1,290,156
d.	Agunan Yang Diambil Alih (AYDA)/ <i>Foreclosed Assets</i>	-	-	-	-	-	-
e.	Antar Kantor Neto/ <i>Inter-Office - net</i>	-	-	-	-	-	-
f.	Lainnya/ <i>Others</i>	2,573,803	-	2,573,803	2,079,760	-	2,079,760
JUMLAH/TOTAL		89,894,247	46,495,774	35,633,345	73,827,042	42,559,626	31,339,496

(2) Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif /Commitments and Contingencies Liabilities Exposures on Off Balance Sheet Transactions

(dalam jutaan rupiah)/(in millions Rupiah)

No	Kategori Portofolio Portfolio Category	30 Juni 2022/30 June 2022			30 Juni 2021/30 June 2021		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR setelah MRK RWA after CRM	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR setelah MRK RWA after CRM
1	Tagihan Kepada Pemerintah Receivables from the Government						
a.	Tagihan Kepada Pemerintah Indonesia/ Receivables from Indonesian Government	-	-	-	-	-	-
b.	Tagihan Kepada Pemerintah Negara Lain/ Receivables from Government of Other Countries	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	248,921	124,461	124,461	568,393	284,196	284,196
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks						
a.	Tagihan Jangka Pendek/Short Term Receivables	15,500	3,100	3,100	104,965	20,993	20,993
b.	Tagihan Jangka Panjang/Long Term Receivables	32,030	16,015	16,015	90,806	45,403	45,403
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	-	-	-	154	116	59
9	Tagihan kepada Korporasi Receivables from Corporates	2,290,064	2,290,064	1,795,565	1,552,737	1,539,937	1,062,172
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables						
a.	Kredit Beragun Rumah Tinggal/Loans Secured by Residential Properties	-	-	-	-	-	-
b.	Selain Kredit Beragun Rumah Tinggal/ Other Than Loans Secured by Residential Properties	-	-	-	-	-	-
JUMLAH/TOTAL		2,586,515	2,433,640	1,939,141	2,317,055	1,890,645	1,412,823

(3) Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)/*Credit Risk Exposure from Counterparty Failures*

(dalam jutaan rupiah)/(in millions Rupiah)

No	Kategori Portofolio <i>Portfolio Category</i>	30 Juni 2022/30 June 2022			30 Juni 2021/30 June 2021		
		Tagihan Bersih <i>Net Receivables</i>	ATMR Sebelum MRK <i>RWA before CRM</i>	ATMR setelah MRK <i>RWA after CRM</i>	Tagihan Bersih <i>Net Receivables</i>	ATMR Sebelum MRK <i>RWA before CRM</i>	ATMR setelah MRK <i>RWA after CRM</i>
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>						
a.	Tagihan Kepada Pemerintah Indonesia/ <i>Receivables from Indonesian Government</i>	801,019	-	-	-	-	-
b.	Tagihan Kepada Pemerintah Negara Lain/ <i>Receivables from Government of Other Countries</i>	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>						
a.	Tagihan Jangka Pendek/ <i>Short Term Receivables</i>	8	2	2	-	-	-
b.	Tagihan Jangka Panjang/ <i>Long Term Receivables</i>	-	-	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	-
6	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	-	-	-	-	-	-
TOTAL		801,027	2	2	-	-	-

(4) Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (*settlement risk*)/*Credit Risk Exposure from Settlement Failures*

Bank tidak memiliki eksposur yang menimbulkan Risiko Kredit akibat Kegagalan Setelmen pada periode pelaporan 30 Juni 2022 dan 30 Juni 2021.
The Bank has no Credit Risk Exposure from Settlement Failures as at reporting period of 30 June 2022 and 30 June 2021.

(5) Eksposur Sekuritisasi/*Securitization exposures*

Bank tidak memiliki eksposur Sekuritisasi pada periode pelaporan 30 Juni 2022 dan 30 Juni 2021.
The Bank has no Securitization exposures as at reporting period of 30 June 2022 and 30 June 2021.

(6) Eksposur Derivatif/*Derivative exposures*

(dalam jutaan rupiah)/(in millions Rupiah)

No	Kategori Portofolio <i>Portfolio Category</i>	30 Juni 2022/30 June 2022			30 Juni 2021/30 June 2021		
		Tagihan Bersih <i>Net Receivables</i>	ATMR Sebelum MRK <i>RWA before CRM</i>	ATMR setelah MRK <i>RWA after CRM</i>	Tagihan Bersih <i>Net Receivables</i>	ATMR Sebelum MRK <i>RWA before CRM</i>	ATMR setelah MRK <i>RWA after CRM</i>
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>						
a.	Tagihan Kepada Pemerintah Indonesia/ <i>Receivables from Indonesian Government</i>	655,945	-	-	68,802	-	-
b.	Tagihan Kepada Pemerintah Negara Lain/ <i>Receivables from Government of Other Countries</i>	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>						
a.	Tagihan Jangka Pendek/ <i>Short Term Receivables</i>	334,399	66,880	66,880	208,838	41,768	41,768
b.	Tagihan Jangka Panjang/ <i>Long Term Receivables</i>	2,345,005	854,554	854,554	1,600,833	547,977	547,977
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	-
6	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	1,068,298	670,791	670,791	1,508,863	960,237	960,237
7	Eksposur tertimbang dari <i>Credit Valuation Adjustment (CVA)</i> <i>Weighted exposure from Credit Valuation Adjustment (CVA)</i>		854,519	854,519		771,486	771,486
JUMLAH/TOTAL		4,403,647	2,446,744	2,446,744	3,387,336	2,321,468	2,321,468

(7) Total Pengukuran Risiko Kredit/*Credit Risk Measurement Table*

(dalam jutaan rupiah)/(in millions Rupiah)

	30 Juni 2022 <i>30 June 2022</i>	30 Juni 2021 <i>30 June 2021</i>
TOTAL ATMR RISIKO KREDIT/ <i>TOTAL CREDIT RISK RWA</i>	40,019,232	35,073,787
FAKTOR PENGURANG ATMR RISIKO KREDIT/ <i>RWA CREDIT RISK DEDUCTION FACTORS</i>	88,705	60,020
TOTAL ATMR RISIKO KREDIT (A) - (B)/ <i>TOTAL RWA CREDIT RISK (A) - (B)</i>	39,930,526	35,013,767
TOTAL FAKTOR PENGURANG MODAL/ <i>TOTAL CAPITAL DEDUCTION FACTOR</i>	-	-

Risiko Kredit - Analisis Eksposur Counterparty Credit Risk
Credit Risk - Analysis of Counterparty Credit Risk Exposures

(dalam jutaan rupiah)/(in millions Rupiah)

30 Juni 2022/30 June 2022	Replacement Cost (RC)	Potential Future Exposed (PFE)	EEPE	Alpha yang digunakan untuk perhitungan regulatory EAD/Alpha used to calculate regulatory EAD	Tagihan Bersih Net Receivables	ATMR RWA
1 SA-CCR (untuk derivatif/for derivatives)	1,259,524	1,885,938		1.4	4,403,647	1,592,225
2 Metode Internal Model (untuk derivatif dan SFT)/ Internal model method (for derivative and SFTs)					N/A	N/A
3 Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT)/ Simplified approach for credit risk mitigation (for SFTs)					N/A	N/A
4 Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT)/ Comprehensive approach for credit risk mitigation (for SFTs)					801,027	2
5 VaR untuk SFT/VaR for SFTs					N/A	N/A
6 Jumlah/Total						1,592,227

(dalam jutaan rupiah)/(in millions Rupiah)

30 Juni 2021/30 June 2021	Replacement Cost (RC)	Potential Future Exposed (PFE)	EEPE	Alpha yang digunakan untuk perhitungan regulatory EAD/Alpha used to calculate regulatory EAD	Tagihan Bersih Net Receivables	ATMR RWA
1 SA-CCR (untuk derivatif/for derivatives)	1,014,138	1,405,388		1.4	3,387,336	1,549,982
2 Metode Internal Model (untuk derivatif dan SFT)/ Internal model method (for derivative and SFTs)					N/A	N/A
3 Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT)/ Simplified approach for credit risk mitigation (for SFTs)					N/A	N/A
4 Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT)/ Comprehensive approach for credit risk mitigation (for SFTs)					-	-
5 VaR untuk SFT/VaR for SFTs					N/A	N/A
6 Jumlah/Total						1,549,982

Risiko Kredit - Capital Charge untuk Credit Valuation Adjustment
Credit Risk - Capital Charge for Credit Valuation Adjustment

(dalam jutaan rupiah)/(in millions Rupiah)

30 Juni 2022/30 June 2022	Tagihan Bersih/ Net Receivables	ATMR/RWA
Total portfolios berdasarkan <i>Advanced CVA capital charge</i> / <i>Total portofolio based on Advanced CVA capital charge</i>	N/A	N/A
1 (i) komponen VaR (termasuk 3x multiplier)/ <i>(i) VaR component (include 3x multiplier)</i>		N/A
2 (ii) komponen Stressed VaR (termasuk 3x multiplier)/ <i>(ii) Stressed VaR component (include 3x multiplier)</i>		N/A
3 Semua Portfolio sesuai Standardised CVA Capital Charge/ <i>All Portfolio based on Standardised CVA Capital Charge</i>	4,403,648	1,592,225
4 Total sesuai CVA Capital Charge/ <i>Total based on CVA Capital Charge</i>	-	854,519

(dalam jutaan rupiah)/(in millions Rupiah)

30 Juni 2021/30 June 2021	Tagihan Bersih/ Net Receivables	ATMR/RWA
Total portfolios berdasarkan <i>Advanced CVA capital charge</i> / <i>Total portofolio based on Advanced CVA capital charge</i>	N/A	N/A
1 (i) komponen VaR (termasuk 3x multiplier)/ <i>(i) VaR component (include 3x multiplier)</i>		N/A
2 (ii) komponen Stressed VaR (termasuk 3x multiplier)/ <i>(ii) Stressed VaR component (include 3x multiplier)</i>		N/A
3 Semua Portfolio sesuai Standardised CVA Capital Charge/ <i>All Portfolio based on Standardised CVA Capital Charge</i>	3,387,336	1,549,982
4 Total sesuai CVA Capital Charge/ <i>Total based on CVA Capital Charge</i>	-	771,486

Risiko Kredit - Tagihan Bersih Derivatif Kredit
Credit Risk - Credit Derivatives Net Receivables

(dalam jutaan rupiah)/(in millions Rupiah)

30 Juni 2022/30 June 2022	Proteksi yang dibeli/ (Protection bought)	Proteksi yang dijual/ (Protection sold)
Deskripsi/Description		
Nilai Notional/Notional Value	-	-
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit options	-	-
Derivatif kredit lainnya/Other Credit Derivatives	-	-
Total Nilai Notional/Total Notional Value	-	-
Nilai wajar/Fair Value		
Nilai wajar positif (aset)/Positive Fair Value (assets)	-	-
Nilai wajar negatif (kewajiban)/Negative Fair Value (obligation)	-	-

(dalam jutaan rupiah)/(in millions Rupiah)

30 Juni 2021/30 June 2021	Proteksi yang dibeli/ (Protection bought)	Proteksi yang dijual/ (Protection sold)
Deskripsi/Description		
Nilai Notional/Notional Value	-	-
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	37,164	-
Credit options	-	-
Derivatif kredit lainnya/Other Credit Derivatives	-	-
Total Nilai Notional/Total Notional Value	37,164	-
Nilai wajar/Fair Value		
Nilai wajar positif (aset)/Positive Fair Value (assets)	-	-
Nilai wajar negatif (kewajiban)/Negative Fair Value (obligation)	(310)	-

Risiko Kredit - Eksposur Sekuritisasi pada Banking Book
Credit Risk - Securitization Exposure in Banking Book

Bank tidak memiliki eksposur Transaksi Sekuritisasi Aset pada periode pelaporan 30 Juni 2022 dan 30 Juni 2021.
The Bank has no Asset Securitization Transaction exposure as at reporting period of 30 June 2022 and 30 June 2021.

Risiko Kredit - Eksposur Sekuritisasi pada Trading Book
Credit Risk - Securitization Exposure in Trading Book

Bank tidak memiliki eksposur Transaksi Sekuritisasi Aset pada periode pelaporan 30 Juni 2022 dan 30 Juni 2021.
The Bank has no Asset Securitization Transaction exposure as at reporting period of 30 June 2022 and 30 June 2021.

Risiko Kredit - Eksposur Sekuritisasi pada Banking Book dan terkait Persyaratan Modalnya – Bank yang Bertindak Sebagai Originator atau Sponsor

Credit Risk - Securitization Exposures in Banking Book and its Capital Requirements – the Bank is the Originator or Sponsor

Bank tidak memiliki eksposur Transaksi Sekuritisasi Aset pada periode pelaporan 30 Juni 2022 dan 30 Juni 2021.
The Bank has no Asset Securitization Transaction exposure as at reporting period of 30 June 2022 and 30 June 2021.

Risiko Kredit - Eksposur Sekuritisasi pada Banking Book dan Persyaratan Modalnya – Bank yang Bertindak Sebagai Investor

Credit Risk - Securitization Exposures in Banking Book and its Capital Requirements – the Bank is the Investor

Bank tidak memiliki eksposur Transaksi Sekuritisasi Aset pada periode pelaporan 30 Juni 2022 dan 30 Juni 2021.
The Bank has no Asset Securitization Transaction exposure as at reporting period of 30 June 2022 and 30 June 2021.

Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar/Disclosure of Market Risk

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Jenis Risiko Risk Type	30 Juni 2022/30 June 2022		30 Juni 2021/30 June 2021	
		Beban Modal Capital Charge	ATMR RWA	Beban Modal Capital Charge	ATMR RWA
1	Risiko Suku Bunga/Interest Rate Risk				
	a. Risiko Spesifik/Specific Risk	18,337	229,212	25,020	312,749
	b. Risiko Umum/General Risk	231,558	2,894,474	220,825	2,760,312
2	Risiko Nilai Tukar/Foreign Exchange Risk	31,369	392,112	12,029	150,361
3	Risiko Ekuitas/Equity Risk				
4	Risiko Komoditas/Commodity Risk				
5	Risiko Option/Option Risk	-	-	-	-
	Jumlah/Total	281,264	3,515,798	257,874	3,223,422

Risiko Operasional/Operational Risk

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Pendekatan Yang Digunakan Approach	30 Juni 2022/30 June 2022			30 Juni 2021/30 June 2021		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) 3 years Average Gross Income	Beban Modal Capital Charge	ATMR RWA	Pendapatan Bruto (Rata-rata 3 tahun terakhir) 3 years Average Gross Income	Beban Modal Capital Charge	ATMR RWA
1	Pendekatan Indikator Dasar Basic Indicator Approach	6,081,273	912,191	11,402,388	5,619,359	842,904	10,536,298
	Total	6,081,273	912,191	11,402,388	5,619,359	842,904	10,536,298

Analisis Kualitatif/Qualitative Analysis

1. Definisi Bank mengenai IRRBB (Interest Rate Risk in Banking Book) adalah perubahan yang berdampak pada nilai ekonomis (economic value) dan rentabilitas pada Banking Book yang diakibatkan dari pergerakan suku bunga. Dalam hal ini, komponen pada neraca yang ter ekspos IRRBB adalah pinjaman, dana pihak ketiga dan surat berharga yang dimiliki oleh Bank.

Dalam pengelolaan dan pengendalian IRRBB, Bank akan menjaga proporsi aset dan kewajiban sesuai dengan Rencana Bisnis Bank dengan tujuan untuk mengendalikan pendapatan bunga bersih yang tetap stabil dan berkesinambungan.

Metode yang digunakan oleh Bank untuk pengukuran IRRBB ini adalah berdasarkan perubahan nilai ekonomis dari ekuitas (Economic Value of Equity/“EVE”) dan perubahan pendapatan bunga bersih (Net Interest Income Sensitivity) dengan menggunakan beberapa skenario shock suku bunga.

2. Strategi Manajemen Risiko dan mitigasi Risiko untuk IRRBB

Dalam strategi untuk mengelola dan memitigasi risiko IRRBB, Bank memiliki limit internal dan mekanisme eskalasi terhadap pelampauan limit yang terjadi, yang tercakup dalam kebijakan internal Bank.

Eksposur IRRBB diidentifikasi, diukur, dan dipantau oleh fungsi kendali risiko yang independent, yaitu unit Market & Liquidity Risk (“MLR”) yang bernaung dibawah Risk Management Group (“RMG”). MLR juga bertanggung jawab untuk mengkaji ulang kebijakan dan limit internal IRRBB secara berkala.

MLR melaporkan eksposur risiko yang berasal dari IRRBB kepada manajemen senior dan dewan direksi secara bulanan untuk posisi akhir bulan melalui rapat komite Market & Liquidity Risk (“MLRC”).

3. Periodisasi perhitungan IRRBB Bank dan penjelasan mengenai pengukuran spesifik yang digunakan Bank untuk mengukur sensitivitas terhadap IRRBB

Bank melakukan perhitungan IRRBB secara bulanan untuk pengukuran internal, serta secara triwulan sebagai bagian dari profil risiko untuk risiko pasar dan secara semesteran sebagai bagian dari hasil penilaian sendiri (self-assessment).

Bank menggunakan metode perubahan EVE dan perubahan NII berdasarkan skenario shock suku bunga dan skenario untuk pengukuran sensitivitas terhadap IRRBB.

The Bank's definition of IRRBB (Interest Rate Risk in Banking Book) is a change that impacts the economic value and profitability in the Banking Book as a result of movements in interest rates.

In this case, the components on the balance sheet that are exposed to IRRBB are loans, third party funds and securities held by the Bank.

In managing and controlling IRRBB, the Bank will maintain the proportion of assets and liabilities in accordance with the Bank's Business Plan with the aim of controlling a stable and sustainable net interest income.

The method used by the Bank to measure IRRBB is based on changes in the economic value of equity (“EVE”) and changes in net interest income (Net Interest Income Sensitivity) using several interest rate shock scenarios.

Risk Management Strategy and Risk mitigation for IRRBB

In the strategy to manage and mitigate IRRBB risk, the Bank has internal limits and an escalation mechanism against limit exceeding that occur, which are covered in the Bank's internal policies.

IRRBB exposure is identified, measured and monitored by the independent risk control function, namely the Market & Liquidity Risk (“MLR”) unit, under the Risk Management Group (“RMG”). MLR is also responsible for periodically reviewing the policy and IRRBB internal limit.

MLR reports to the senior management and the Board of Directors on monthly basis on the risk exposure that came from IRRBB for month-end position through the Market & Liquidity Risk Committee (“MLRC”) meetings.

The Bank's IRRBB periodic calculations and the explanation of specific measurements used by the Bank to measure sensitivity of IRRBB.

The Bank conducts monthly IRRBB calculations for internal measurement, as well as quarterly as part of the risk profile report for market risk and semesterly as part of the self- assessment result.

The Bank uses the EVE change and NII change methods based on the interest rate shock scenario and the stress scenario for measuring IRRBB sensitivity.

Analisis Kualitatif/Qualitative Analysis

Perhitungan EVE dilakukan menggunakan run-off balance sheet dengan fokus untuk mempertahankan nilai dalam rangka resolusi dan tidak terdapat dampak laba rugi aktual, dan menggunakan metode static balance sheet. Perhitungan NII dilakukan menggunakan constant balance sheet dimana instrumen yang jatuh tempo akan diperpanjang dengan mempertahankan ukuran dan struktur neraca berdasarkan asumsi like-for-like replacement.

The EVE calculation is conducted by use of the run-off balance sheet with a focus on maintaining the value in terms of resolution and with no actual profit and loss impact, and the use of static balance sheet method. The NII calculation is carried out by use of constant balance sheet where maturing instruments will be extended by maintaining the size and structure of the balance sheet based on the assumption of like-for-like replacement.

4. Penjelasan skenario shock suku bunga dan skenario stress yang digunakan dalam perhitungan EVE dan NII.

Explanation on interest rate shock scenario and stress scenario used in EVE and NII calculations.

Untuk perhitungan EVE, digunakan 6 skenario shock suku bunga yang ditetapkan OJK yaitu

For EVE calculation, 6 interest shock scenarios set forth by OJK are used, namely as follows:

1. Shock suku bunga yang paralel ke atas (parallel up)
2. Shock suku bunga yang paralel ke bawah (parallel down)
3. Shock suku bunga yang melandai dengan perpaduan suku bunga jangka pendek menurun dan suku bunga jangka panjang meningkat (steepener)
4. Shock suku bunga yang mendatar dengan perpaduan suku bunga jangka pendek meningkat dan suku bunga jangka Panjang menurun (flattener)
5. Shock suku bunga jangka pendek meningkat (short rate up)
6. Shock suku bunga jangka pendek menurun (short rate down)

1. Parallel up interest rate shock
2. Parallel down interest rate shock
3. A sloping interest rate shock with a combination of decreasing short-term interest rates and increasing long-term interest rates (steepener)
4. A flat interest rate shock with a combination of increasing short-term interest rates and decreasing long-term interest rates (flattener)
5. Increasing short-term interest rates shock (short rate up)
6. Decreasing short-term interest rate shock (short rate down)

Sedangkan untuk perhitungan NII hanya digunakan 2 skenario yang digunakan pada skenario EVE di atas yaitu parallel up dan parallel down. 6 skenario di atas diharapkan sudah mencakup kondisi pergerakan suku bunga dalam kondisi stress.

While for the calculation of NII, only 2 scenarios are used in the above EVE scenario, namely parallel up and parallel down. The 6 scenarios above are expected to cover the movement of interest rates under stressful conditions.

Mata uang utama untuk posisi banking book Bank DBS Indonesia adalah Rupiah dan US Dollar (>5%). Oleh karena itu shock suku bunga yang digunakan adalah shock suku bunga untuk mata uang Rupiah dan US dollar. Adapun nilai spesifik untuk skenario shock suku bunga adalah sebagai berikut:

The main currencies for Bank DBS Indonesia's banking book position are Rupiah and US Dollar (> 5%). Thus, the interest rate shock used is the interest rate shock for Rupiah and US dollars. The specific values for the interest rate shock scenario are as follows:

IDR

Parallel	400bps
Short	500bps
Long	350bps

IDR

Parallel	400bps
Short	500bps
Long	350bps

USD

Parallel	200bps
Short	300bps
Long	150bps

USD

Parallel	200bps
Short	300bps
Long	150bps

- | | |
|---|---|
| <p>5. Asumsi permodelan yang digunakan dalam IMS Bank yang berbeda dari asumsi permodelan dengan pendekatan standar.
Bank DBS Indonesia tidak menggunakan asumsi permodelan IMS, dan hanya menggunakan pendekatan standar untuk perhitungan dan pelaporan IRRBB.</p> | <p>The model assumptions used the IMS Bank are different than the assumptions used with the standard approach.
DBS Indonesia Bank do not use the IMS model assumptions, and only uses the standard approach to calculate and report IRRBB.</p> |
| <p>6. Lindung nilai (hedging) terhadap IRRBB

Salah satu strategi yang dilakukan Bank DBS Indonesia dalam mengelola IRRBB adalah dengan melakukan lindung nilai terhadap eksposur suku bunga yang terjadi dalam banking book.
Instrument yang digunakan antara lain seperti Interest Rate Swap (IRS) terhadap asset jangka panjang bersuku bunga tetap dengan funding yang bersuku bunga mengambang (floating).</p> | <p><i>Hedging on IRRBB</i>

<i>One of the strategies carried out by DBS Indonesia Bank in managing IRRBB is by hedging the interest rate exposure that occur in the banking book.</i>

<i>The instrument used, among others, is the Interest Rate Swap (IRS) on long-term assets with fixed interest rates and funding with floating interest rates.</i></p> |
| <p>7. Asumsi utama permodelan yang digunakan dalam perhitungan delta EVE dan NII.</p> <p>a. Untuk produk NMD (Non-maturing deposit) yang terkait suku bunga yaitu giro dan tabungan, rata-rata jatuh tempo penilaian ulang (repricing maturities) dihitung dengan menggunakan analisa behavioral core non-core, dengan menggunakan data historis selama 1 tahun ke belakang dan memasukkan unsur pass through rate (PTR) dalam penentuan Core balance dan cap yang sudah ditentukan. Porsi non-core balance ditempatkan pada bucket overnight, dan porsi Core balance di sebar merata setiap bulannya sampai rata-rata 2 tahun. Model dan data akan di-review setiap 6 bulan sekali.</p> <p>b. Untuk produk fixed rate loan, Bank mengidentifikasi produk yang masuk ke dalam perhitungan prepayment rate yaitu pinjaman jangka Panjang staff, pinjaman jangka pendek fixed, dan mortgage loan staff. Persentase prepayment rate dihitung menggunakan data historikal selama 1 tahun kebelakang dengan rata-rata loan yang dilunasi (pelunasan dipercepat) pada setiap bulannya. Model dan data akan di-review setiap setahun sekali.</p> <p>c. Untuk produk Deposito, bank mengidentifikasi produk yang masuk ke dalam perhitungan Time Deposit Redemption Rate (TDRR) yaitu deposito berjangka. Persentase TDRR dihitung menggunakan data historikal selama 1 tahun kebelakang dengan rata-rata deposito yang dicairkan setiap bulannya. Model dan data akan di-review setiap setahun sekali.</p> <p>d. Dalam laporan IRRBB, semua mata uang dalam banking book dimasukkan ke dalam laporan (all currency). Namun, untuk perhitungan IRRBB, mata uang yang digunakan untuk suku bunga pasar (yield curve) dan shock suku bunga adalah mata uang yang signifikan, yaitu IDR sebagai mata uang utama, dan USD sebagai mata uang asing yang signifikan (>5%).</p> | <p><i>Main model assumptions used in EVE and NII delta calculations.</i></p> <p>a. <i>For Non-Maturing Deposit (NMD) products related to interest, namely deposits and savings, the average repricing maturities are calculated using non-core behavioral core analysis, using historical data for the past one year and entering pass through rate (PTR) element in determining the core balance and the already determined cap. The non-core balance portion is placed in the overnight bucket, and the core balance is spread evenly every month up to an average of 2 years. Models and data will be reviewed once every 6 months.</i></p> <p>b. <i>For fixed rate loan products, the Bank identifies products that are included in the prepayment rate calculation, namely long-term staff loans, fixed short-term loans, and staff mortgage loans. The percentage of prepayment rate is calculated using historical data for the past 1 year with the average loan repaid (early repayment) in each month. Models and data will be reviewed annually.</i></p> <p>c. <i>For Time Deposit products, the Bank identifies products that are included in the Time Deposit Redemption Rate (TDRR) calculation, namely time deposits. The percentage of TDRR is calculated using historical data for the past 1 year with the average deposit that is disbursed every month. Models and data will be reviewed annually.</i></p> <p>d. <i>In the IRRBB report, all currencies in the banking book are included in the report (all currency). However, for IRRBB calculations, the currency used for the market interest rate (yield curve) and interest rate shock is a significant currency, namely IDR as the main currency, and USD as a significant foreign currency (> 5%).</i></p> |

Analisis Kualitatif/Qualitative Analysis

- | | |
|--|--|
| 8. Informasi lainnya terkait hasil pengukuran IRRBB N/A | <i>Other information related to IRRBB measurement result N/A</i> |
| 9. Rata-rata jangka waktu penyesuaian suku bunga (repricing Maturity) yang diterapkan untuk Non-Maturing Deposit (NMD).

Rata-rata jangka waktu untuk CASA behavioral yang diterapkan pada laporan IRRBB Bank DBS Indonesia adalah sekitar 2 tahun (weighted average). | <i>The average time period for repricing Maturity applied to Non-Maturing Deposit (NMD).

The average time period for CAS behavioral applied in the IRRBB report of DBS Indonesia Bank is around 2 years (weighted average).</i> |
| 10. Jangka waktu penyesuaian suku bunga terlama yang diterapkan untuk NMD.
Jangka waktu terlama untuk CASA behavioral yang diterapkan pada laporan IRRBB Bank DBS Indonesia adalah 5 tahun. | <i>The longest time period for interest rate adjustment applied to NMD.
The longest time period for CASA behavioral applied in the IRRBB report of DBS Indonesia Bank is 5 years.</i> |

Pengungkapan Eksposur Interest Rate Risk in Banking Book (IRRBB)
Posisi Laporan: Juni 2022
Mata Uang: IDR dan USD

Disclosure of Interest Rate Risk in Banking Book (IRRBB) Exposure
Reporting Position: June 2022
Currency: IDR and USD

Dalam Juta Rupiah/In Million Rupiah Periode/Period	EVE		ΔNII	
	T	T-1 (*)	T	T-1 (*)
<i>Parallel shock up</i>	399,634	(161,460)	333,999	126,774
<i>Parallel shock down</i>	(450,021)	357,021	(316,003)	(216,162)
<i>Steeper</i>	10,482	(149,771)		
<i>Flattener</i>	81,834	109,336		
<i>Short rate up</i>	235,471	(2,092)		
<i>Short rate down</i>	(281,129)	18,594		
Nilai Maximum Negatif (absolut)/ Maximum Negative Value (absolute)	450,021	161,460	316,003	216,162

Dalam Juta Rupiah/In Million Rupiah Periode/Period	Δ EVE		Δ NII	
	T	T-1 (*)	T	T-1 (*)
Modal Tier 1 (ΔEVE) atau Projected Income (ΔNII)/ Tier 1 (ΔEVE) Capital or Projected Income (ΔNII)	9,079,180	8,247,473	3,669,016	3,642,558
Nilai Maximum dibagi Modal Tier 1 (ΔEVE) / Projected Income (ΔNII)/Maximum Value divided by Tier 1 Capital (EVE)/Projected Income (ΔNII)	4.96%	1.96%	8.61%	5.93%

(*) T-1 = Posisi Laporan Juni 2021

Karena Nilai Maximum dibagi Modal Tier 1 (EVE) = 4.96%, dimana angka ini masih dibawah limit internal Bank (10%), maka berdasarkan Matriks Penetapan Tingkat Risiko Inheren untuk IRRBB sebagai bagian dari Matriks Penetapan Tingkat Risiko Inheren untuk Risiko Pasar, peringkat IRRBB untuk posisi laporan Juni 2022 adalah Low (1).

(*) T-1 = Reporting Position of June 2021

Because the Maximum Value divided by Tier 1 Capital (EVE) = 4.96%, where this figure is still below the Bank's internal limit (10%), then based on the Inherent Risk Level Assignment Matrix for IRRBB as part of the Inherent Risk Level Assignment Matrix for Market Risk, IRRBB ratings for the position of the June 2022 report is Low (1).

Level	Definisi Peringkat	Definition of Level
<i>Low (1)</i>	<p>Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong sangat rendah selama periode waktu tertentu pada masa mendatang.</p> <p>Karakteristik Bank yang termasuk dalam peringkat Low (1) paling sedikit:</p> <ol style="list-style-type: none"> struktur aset dan liabilitas tidak sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang sangat minimal dampaknya terhadap modal; dan parameter perhitungan EVE dimaksud adalah saat EVE berada di bawah limit internal Bank. 	<p><i>By considering the business activities conducted by the Bank, the possibility of losses faced by the Bank from IRRBB is classified as very low during a certain period of time in the future.</i></p> <p><i>The Bank's characteristics included in the Low (1) level is at minimum as follows:</i></p> <ol style="list-style-type: none"> <i>The asset and liability structure is not sensitive to change in interest rate, this is reflected in the EVE calculation of which its impact is very minimal against capital; and</i> <i>The concerned EVE calculation parameter is when EVE is at below the Bank's internal limit.</i>
<i>Low to Moderate (2)</i>	<p>Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong rendah selama periode waktu tertentu pada masa mendatang.</p> <p>Karakteristik Bank yang termasuk dalam peringkat Low to Moderate (2) paling sedikit:</p> <ol style="list-style-type: none"> struktur aset dan liabilitas kurang sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang minimal dampaknya terhadap modal; dan parameter perhitungan EVE dimaksud adalah saat EVE berada di atas limit internal Bank namun dibawah 13% (tiga belas persen) dari modal inti (Tier 1). 	<p><i>Considering the Bank's business activities, the likelihood of losses faced by the Bank from IRRBB is low during a certain period of time in the future.</i></p> <p><i>The Bank's characteristics included in the Low to Moderate (2) rating are at least as follows:</i></p> <ol style="list-style-type: none"> <i>The asset and liability structure is less sensitive to change in interest rate, this is reflected in the EVE calculation of which its impact is very minimal against capital; and</i> <i>The concerned EVE calculation parameter is when EVE is at above the Bank's internal limit but below 13% (thirteen percent) of the core capital (Tier 1).</i>
<i>Moderate (3)</i>	<p>Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong cukup tinggi selama periode waktu tertentu pada masa mendatang.</p> <p>Karakteristik Bank yang termasuk dalam peringkat Moderate (3) paling sedikit:</p> <ol style="list-style-type: none"> struktur aset dan liabilitas cukup sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang cukup signifikan dampaknya terhadap modal; dan parameter perhitungan EVE dimaksud adalah saat EVE berada di antara 13% (tiga belas persen) sampai dengan 15% (lima belas persen) dari modal inti (Tier 1). 	<p><i>Considering the Bank's business activities, the likelihood of losses faced by the Bank from IRRBB is categorized quite high during a certain period of time in the future.</i></p> <p><i>The Bank's characteristics included in the Moderate (3) rating are at least as follows:</i></p> <ol style="list-style-type: none"> <i>The asset and liability structure is quite sensitive to change in interest rate, this is reflected in the EVE calculation of which its impact is quite significant against capital; and</i> <i>The concerned EVE calculation parameter is when EVE is between 13% (thirteen percent) up to 15% (fifteen percent) of the core capital (Tier 1).</i>

Level	Definisi Peringkat	Definition of Level
<i>Moderate to High (4)</i>	<p>Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong cukup tinggi selama periode waktu tertentu pada masa mendatang.</p> <p>Karakteristik Bank yang termasuk dalam peringkat Moderate to High (4) paling sedikit:</p> <ol style="list-style-type: none"> struktur aset dan liabilitas kurang sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang cukup signifikan dampaknya terhadap modal; dan parameter perhitungan EVE dimaksud adalah saat EVE berada di antara 13% (tiga belas persen) sampai dengan 15% (lima belas persen) dari modal inti (Tier1). 	<p><i>Considering the Bank's business activities, the likelihood of losses faced by the Bank from IRRBB is quite high during a certain period of time in the future.</i></p> <p><i>The Bank's characteristics included in the moderate to High (4) rating are at least as follows:</i></p> <ol style="list-style-type: none"> <i>The asset and liability structure is less sensitive to change in interest rate, this is reflected in the EVE calculation of which its impact is quite significant against capital; and</i> <i>The concerned EVE calculation parameter is when EVE between 13% (thirteen percent) up to 15% (fifteen percent) of the core capital (Tier 1)</i>
<i>High (5)</i>	<p>Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong sangat tinggi selama periode waktu tertentu pada masa mendatang.</p> <p>Karakteristik Bank yang termasuk dalam peringkat High (5) paling sedikit:</p> <ol style="list-style-type: none"> struktur aset dan liabilitas cukup sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang sangat signifikan dampaknya terhadap modal; dan parameter perhitungan EVE dimaksud adalah saat EVE berada di atas 20% (dua puluh persen) dari modal inti (Tier 1). 	<p><i>Considering the Bank's business activities, the likelihood of losses faced by the Bank from IRRBB is categorized very high during a certain period of time in the future.</i></p> <p><i>The Bank's characteristics included in the High (3) rating are at least as follows:</i></p> <ol style="list-style-type: none"> <i>The asset and liability structure is quite sensitive to change in interest rate, this is reflected in the EVE calculation of which its impact is very significant against capital; and</i> <i>The concerned EVE calculation parameter is when EVE is above 20% (twenty percent) of the core capital (Tier 1).</i>

Laporan Perhitungan Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (Liquidity Coverage Ratio) Triwulanan

Quarterly Report on Liquidity Coverage Ratio

No.	Komponen/Component	INDIVIDUAL			
		Q2 - 2022		Q2 - 2021	
		Nilai Outstanding kewajiban dan komitmen/ nilai tagihan kontraktual/ <i>Outstanding value and obligations and commitments/value of contractual invoice</i>	Nilai HQLA setelah pengurangan (haircut) atau Outstanding kewajiban dan komitmen dikalikan dengan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate)/ <i>Value of HQLA after haircut or Outstanding Obligations and Commitments, multiplied by the run-off rate or the value of contractual invoice times the inflow rate</i>	Nilai Outstanding kewajiban dan komitmen/ nilai tagihan kontraktual/ <i>Outstanding value and obligations and commitments/value of contractual invoice</i>	Nilai HQLA setelah pengurangan (haircut) atau Outstanding kewajiban dan komitmen dikalikan dengan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate)/ <i>Value of HQLA after haircut or Outstanding Obligations and Commitments, multiplied by the run-off rate or the value of contractual invoice times the inflow rate</i>
1	Jumlah data Poin yang digunakan dalam perhitungan LCR/ <i>Total data points used in calculation of LCR</i>		64 hari		64 hari
HIGH QUALITY LIQUID ASSET (HQLA)					
2	Total High-Quality Liquid Asset (HQLA)/ <i>Total High-Quality Liquid Asset (HQLA)</i>		30,193,461		29,394,300
ARUS KAS KELUAR/CASH OUTFLOWS					
3	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari/ <i>Deposits from individual customers and funding originating from Micro and Small Business customers, consist in of the following:</i>				
	a. Simpanan/ Pendanaan stabil/ <i>Deposits/Funds, stable</i>	873,351	43,668	749,237	37,462
	b. Simpanan/ Pendanaan kurang stabil/ <i>Deposits/Funds, less stable</i>	20,303,313	2,030,331	19,010,591	1,901,946
4	Pendanaan yang berasal dari nasabah korporasi, terdiri dari/ <i>Funds from corporate customers, consisting of:</i>				
	a. Simpanan operasional/ <i>Operational savings</i>	16,287,067	3,881,825	14,405,834	3,378,268
	b. Simpanan nonoperasional dan/ atau kewajiban lainnya yang bersifat nonoperasional/ <i>Non-operational savings and/or other non-operational obligations</i>	21,873,373	10,610,018	17,147,583	8,990,912
	c. surat berharga berupa surat utang yang diterbitkan oleh bank (unsecured debt)/ <i>securities in the form of debt securities issued by banks (unsecured debt)</i>	0	0	0	0
5	Pendanaan dengan agunan (secured funding)/ <i>Funds with collateral (secured funding)</i>				

No.	Komponen/Component	INDIVIDUAL			
		Q2 - 2022	Q2 - 2022	Q2 - 2021	Q2 - 2021
	Nilai Outstanding kewajiban dan komitmen/ nilai tagihan kontraktual/ <i>Outstanding value and obligations and commitments/value of contractual invoice</i>	Nilai HQLA setelah pengurangan (haircut) atau Outstanding kewajiban dan komitmen dikalikan dengan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate)/ <i>Value of HQLA after haircut or Outstanding Obligations and Commitments, multiplied by the run-off rate or the value of contractual invoice times the inflow rate</i>	Nilai Outstanding kewajiban dan komitmen/ nilai tagihan kontraktual/ <i>Outstanding value and obligations and commitments/value of contractual invoice</i>	Nilai HQLA setelah pengurangan (haircut) atau Outstanding kewajiban dan komitmen dikalikan dengan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate)/ <i>Value of HQLA after haircut or Outstanding Obligations and Commitments, multiplied by the run-off rate or the value of contractual invoice times the inflow rate</i>	
6	Arus kas keluar lainnya (additional requirement), terdiri dari/ <i>Other Cash Outflow (additional requirement), consisting of:</i>				
a.	arus kas keluar atas transaksi derivatif/ <i>cash outflow on derivative transactions</i>	161,888	161,888	269,570	269,570
b.	arus kas keluar atas peningkatan kebutuhan likuiditas/ <i>cash outflow on increase in liquidity requirement</i>	110,548	110,548	108,078	108,078
c.	arus kas keluar atas kehilangan pendanaan/ <i>cash outflow on loss of funding</i>	0	0	0	0
d.	arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas/ <i>cash outflow on withdrawal of committed credit facilities and liquidity facilities</i>	3,107,201	341,601	2,934,969	302,438
e.	arus kas keluar atas kewajiban kontraktual lain terkait penyalurandana/ <i>cash outflow on other contractual obligations related to funds disbursement</i>	0	0	0	0
f.	arus kas keluar atas kewajiban kontinjensi pendanaan lainnya/ <i>cash outflow for other contingent financing obligations</i>	35,987,600	58,634	51,497,448	81,388
g.	arus kas keluar kontraktual lainnya/ <i>other contractual cash outflow</i>	0	8,871	0	0
7	TOTAL ARUS KAS KELUAR/TOTAL CASH OUTFLOWS		15,070,061		13,490,415
ARUS KAS MASUK/CASH INFLOWS					
8	Pinjaman dengan agunan Secured lending/ <i>Loans with collateral (Secured lending)</i>	0	0	0	0
9	Tagihan berasal dari pihak lawan (counterparty) yang bersifat lancar (inflows from fully performing exposures)/ <i>Clims originating from counterparties that are current (inflows from fully performing exposures)</i>	0	7,012,890	0	6,666,521
10	Arus kas masuk lainnya/ <i>Other cash inflows</i>	0	179,026	0	173,322
11	TOTAL ARUS KAS MASUK (CASH INFLOWS)/TOTAL CASH INFLOWS		7,191,916		6,839,842
			TOTAL ADJUSTED VALUE²		TOTAL ADJUSTED VALUE²
12	TOTAL HQLA		30,193,462		29,394,300
13	TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOWS)/TOTAL NET CASH OUTFLOWS		10,055,468		8,230,219
14	LCR (%)		300%		357%

ANALISA KUALITATIF LCR/

LCR Qualitative Analysis

Analisa Kualitatif	Qualitative Analysis
<p>Rasio kecukupan likuiditas (LCR) bank pada posisi rata-rata Triwulan 2 2022 adalah sebesar 300%. Hal ini mengindikasikan bahwa secara rasio likuiditas Bank masih dalam kondisi sangat baik. Besaran nilai LCR ini didukung oleh tingginya rata-rata kepemilikan aset likuid berkualitas tinggi (HQLA) sebesar IDR 30.19 triliun.</p> <p>Dibandingkan dengan posisi Triwulan 2 2021, rasio rata-rata LCR Triwulan 2 2022 ini mengalami penurunan sebesar 57% dari sebelumnya sebesar 357%. Hal tersebut dipengaruhi oleh meningkatnya rata-rata Net Cash Outflow meningkat sebesar 22.2% yang disebabkan oleh meningkatnya rata-rata cash outflow.</p> <p>Komposisi HQLA level 1 didominasi oleh rata-rata surat berharga pemerintah sebesar IDR 18,62 triliun, dan rata-rata penempatan pada Bank Indonesia sebesar IDR 10,92 triliun. Sementara pada HQLA level 2 terdapat surat berharga korporasi non-keuangan sebesar IDR 190 milyar yang diakui sebagai HQLA level 2A.</p> <p>Pada posisi Triwulan 2 2022 ini, komposisi terbesar dalam proyeksi Arus Kas Keluar selama 30 hari kedepan setelah dikenakan run-off rate adalah sebagai berikut:</p> <ol style="list-style-type: none"> Jumlah penarikan pendanaan dari nasabah korporasi sebesar IDR 14,49 triliun Jumlah penarikan pendanaan dari nasabah retail sebesar IDR 2,07 triliun. <p>Dari data di atas, terlihat bahwa proyeksi penarikan dana dari nasabah korporasi mendominasi Arus Kas Keluar, sementara proyeksi penarikan dana dari nasabah perorangan masih tergolong rendah.</p> <p>Sedangkan untuk proyeksi Arus Kas Masuk selama 30 hari kedepan setelah dikenakan run-off rate pada periode ini didominasi oleh pembayaran tagihan berdasarkan pihak lawan (counterparty) dari nasabah lembaga jasa keuangan sebesar IDR 2.14 triliun dan dari nasabah lainnya (nasabah korporasi dan pemerintah) sebesar IDR 4,84 triliun.</p> <p>Bank DBS Indonesia telah memiliki dan menerapkan proses manajemen risiko likuiditas, melalui kerangka manajemen risiko likuiditas bersama risiko lainnya yang dipantau dan direview secara berkala.</p> <p>Identifikasi dan pengukuran risiko likuiditas dilakukan oleh unit kerja terkait melalui laporan-laporan harian likuiditas, rasio-rasio likuiditas sebagai indikator peringatan dini, dan stress testing likuiditas untuk memastikan kesiapan Bank dalam menghadapi krisis.</p> <p>Selain itu proses manajemen risiko likuiditas ini didukung oleh peran pengawasan dari Dewan Direksi melalui Komite Asset dan Liabilitas (ALCO/Asset & Liability Committee) dan Komite Risiko Pasar dan Likuiditas (MLRC/Market & Liquidity Risk Committee), serta pengawasan dari Dewan Komisaris melalui Komite Pemantauan Risiko (RMC/Risk Monitoring Committee).</p>	<p><i>The bank's Liquidity Coverage Ratio (LCR) in the average position of quarter 2 2022 was 300%. This indicates that bank liquidity ratios are still in very good condition. The LCR high value is supported by the average of high quality liquid assets (HQLA) of IDR 30.19 trillion.</i></p> <p><i>Compared to the second quarter of 2021, the LCR ratio of the second quarter of 2022 decreased by 57% from the previous 357%. This was influenced by the increase in the average Net Cash Outflow by 22.2%, which caused by an increase in the average cash outflow.</i></p> <p><i>The composition of HQLA Level 1 was dominated by the average government securities of IDR 18.62 trillion, and average placement of Bank Indonesia of IDR 10.92 trillion. While in HQLA Level 2 there is a non-financial corporate securities of IDR 190 billion which is recognized as HQLA Level 2A.</i></p> <p><i>In this second quarter of 2022 position, the biggest composition in the cash flow projection out over the next 30 days after the run-off rate is as follows:</i></p> <ol style="list-style-type: none"> <i>The number of funding withdrawal from corporate customers is IDR 14.49 trillion</i> <i>The amount of funding withdrawal from Retail Customers is IDR 2.07 trillion.</i> <p><i>From the data above, it can be seen that the projections of the withdrawal of funds from corporate customers dominated the cash outflow, while the projections of funds from individual customers are still relatively low.</i></p> <p><i>Whereas for the cash inflow projection in the future for the next 30 days after subject to run-off rate in this period dominated by loan to counterpart (counterparty) of the Financial Services Institution amounting to IDR 2.14 trillion and from other customers (corporate and government customers) of IDR 4.84 trillion.</i></p> <p><i>Bank DBS Indonesia has owned and applies the liquidity risk management process, through the framework of risk management liquidity with other risks monitored and reviewed regularly.</i></p> <p><i>Identification and measurement of liquidity risk is carried out by the related work units through the Daily Liquidity Reports, liquidity ratios as an early warning indicator, and stress testing liquidity to ensure bank readiness in the face of the crisis.</i></p> <p><i>In addition, the liquidity risk management process is supported by the role of supervision from the Board of Directors through the Asset & Liability Committee (ALCO) and Market Risk and Liquidity Committee (MLRC), and supervision of the Board of Commissioners through the Risk monitoring Committee (RMC / Risk Monitoring Committee).</i></p>

Net Stable Funding Ratio (NSFR) – Individual

Komponen ASF ASF Components	Posisi Laporan Juni 2021 Nilai Tercatat berdasarkan Sisa Jangka Waktu (dalam jutaan rupiah)				Total Nilai Tertimbang Total Weighted Value	
	Recorded Value Based on Remaining Time Period (in million rupiah)					
	Tanpa Jangka Waktu Without Time Period	< 6 Bulan < 6 Months	>6 bulan - < 1 tahun >6 months - < 1 year	>1 tahun >1 year		
1 Modal / Capital	9,701,046	-	-	3,606,736	13,307,782	
2 Modal Sesuai POJK KPMM/ Capital in accordance with POJK KPMM	9,701,046	-	-	3,606,736	13,307,782	
3 Instrumen modal lainnya/Other capital instrument	-	-	-	-	-	
4 Simpanan yang berasal dari nasabah perorangan dan pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil/ Deposits originating from individual customers and funding from micro and small business customers	17,889,138	39,091,745	1,792,588	28,645	27,054,708	
5 Simpanan dan pendanaan stabil/ Deposits and funding are stable	9,078,982	19,627,136	900,476	13,285	789,159	
6 Simpanan dan pendanaan kurang stabil/ Deposits and funding are less stable	8,810,157	19,464,609	892,111	15,360	26,265,549	
7 Pendanaan yang berasal dari nasabah korporasi/ Funding originating from corporate customers:	24,960,180	8,591,483	359,175	743,264	11,336,311	
8 Simpanan operasional/ Operational savings	13,971,964	-	-	-	6,985,982	
9 Pendanaan lainnya yang berasal dari nasabah korporasi/ Other funding comes from corporate customers	10,988,216	8,591,483	359,175	743,264	4,350,329	
10 Liabilitas yang memiliki pasangan aset yang saling bergantung/ Liabilities that have pairs of assets that are interdependent	-	1,166,000	3,758	-	-	
11 Liabilitas dan ekuitas lainnya/ Other liabilities and equity:	-	-	-	-	-	
12 NSFR liabilitas derivatif/ NSFR derivative liabilities	-	-	-	-	-	
13 Ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori di atas/ Equity and other liabilities that are not included in the above categories	2,020,057	-	-	-	-	
14 Total ASF					51,698,801	

	Posisi Laporan Juni 2022 Nilai Tercatat berdasarkan Sisa Jangka Waktu (dalam jutaan rupiah)				Total Nilai Tertimbang Total Weighted Value	No. Ref. dari Kertas Kerja NSFR Ref. No. from NSFR Work Paper
	Tanpa Jangka Waktu Without Time Period	< 6 Bulan < 6 Months	>6 bulan - < 1 tahun >6 months - < 1 year	>1 tahun >1 year		
	10,206,392	-	-	3,110,037	13,316,429	
	10,206,392	-	-	3,110,037	13,316,429	1.1
	-	-	-	-	-	1.2
	-	-	-	-	-	1.3
	19,857,239	36,256,536	1,483,313	248,933	26,699,807	2
	10,162,954	18,204,969.40	747,660.91	124,473.89	941,994.50	3
	9,694,285	18,051,566.53	735,651.99	124,458.87	25,757,812	2.1
	29,690,958	14,192,926	1,756,944	2,104,088	15,530,724	3.1
	15,140,379.41	-	-	-	7,570,189.70	2.2
	14,550,578.28	14,192,925.98	1,756,943.64	2,104,088.31	7,960,533.90	3.2
	-	1,253,331.36	223,474.86	-	-	4
	-	-	-	-	-	4.1
	-	-	-	-	-	4.2
	2,639,926	-	-	-	-	5
	-	-	-	-	55,546,959	6
	-	-	-	-	-	6.1
	-	-	-	-	-	6.2 s.d 6.5
	-	-	-	-	-	7

Komponen RSF <i>RSF Components</i>	Posisi Laporan Juni 2021 Nilai Tercatat berdasarkan Sisa Jangka Waktu (dalam jutaan rupiah)				Total Nilai Tertimbang <i>Total Weighted Value</i>	
	<i>Recorded Value Based on Remaining Time Period (in million rupiah)</i>					
	Tanpa Jangka Waktu <i>Without Time Period</i>	< 6 Bulan < 6 Months	>6 bulan - < 1 tahun >6 months - < 1 year	>1 tahun >1 year		
15	Total HQLA dalam rangka perhitungan NSFR/ Total HQLA in calculating NSFR	-	-	-	-	1,109,442
16	Simpanan pada lembaga keuangan lain untuk tujuan operasional/Deposits with other financial institutions for operational purposes	-	-	-	-	-
17	Pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (performing)/Loans categorized as Current and Under Special Attention (performing)	-	19,879,679	3,499,970	25,841,973	30,571,108
18	kepada lembaga keuangan yang dijamin dengan HQLA Level 1/To financial institutions guaranteed by HQLA Level 1	-	-	-	-	-
19	Kepada lembaga keuangan yang dijamin bukan dengan HQLA Level 1 dan pinjaman kepada lembaga keuangan tanpa jaminan/To financial institutions not guaranteed with HQLA Level 1 and loans to financial institutions without collateral	-	1,313,529	100,181	-	247,120
20	Kepada korporasi non-keuangan, nasabah retail dan nasabah usaha mikro dan kecil, pemerintah pusat, pemerintah negara lain, Bank Indonesia, bank sentral negara lain dan entitas sektor publik, yang di antaranya/To non-financial corporations, retail customers and micro and small business customers, the central government, governments of other countries, Bank Indonesia, central banks of othere countries and public sector entities, which include:	-	14,749,261	2,910,936	10,963,744	18,149,280
21	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit/Qualify for a risk weight of 35% or less, according to SE OJK ATMR for Credit Risk	-	3,233,565	131,279	12,293,933	9,673,478
22	Kredit beragun rumah tinggal yang tidak sedang dijaminkan, yang di antaranya/Loans with residential mortgage that are not guaranteed, which include:	-	18,219	17,979	437,640	390,093
23	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit/Qualify for a risk weight of 35% or less, according to SE OJK ATMR for Credit Risk	-	53,816	54,000	829,359	592,991
24	Surat Berharga dengan kategori Lancar dan Kurang Lancar (performing) yang tidak sedang dijaminkan, tidak gagal bayar, dan tidak masuk sebagai HQLA, termasuk saham yang diperdagangkan di bursa/Securities categorized as Current and Substandard (performing) that are not being pledged as collateral, have not defaulted on, and are not included as HQLA, including shares traded on the stock exchange	-	511,290	285,594	1,317,297	1,518,145
25	Aset yang memiliki pasangan liabilitas yang saling bergantung/Assets that have interdependent pairs of liabilities	-	1,166,000	3,758	-	-
26	Aset lainnya./Other assets:	-	361,496	-	2,500,479	2,861,975
27	Komoditas fisik yang diperdagangkan, termasuk emas/Physical commodities that are traded, including gold	-	-	-	-	-
28	Kas, surat berharga dan aset lainnya yang dicatat sebagai initial margin untuk kontrak derivatif dan kas atau aset lain yang diserahkan sebagai default fund pada central counterparty (CCP)/Cash, marketable securities and other assets recorded as initial margin for derivative contracts and cash or other assets submitted as default funds to the central counterparty (CCP)	-	-	-	-	-

	Posisi Laporan Juni 2022 Nilai Tercatat berdasarkan Sisa Jangka Waktu (dalam jutaan rupiah)				Total Nilai Tertimbang Total Weighted Value	
	Recorded Value Based on Remaining Time Period (in million rupiah)					
	Tanpa Jangka Waktu Without Time Period	< 6 Bulan < 6 Months	>6 bulan - < 1 tahun >6 months - < 1 year	>1 tahun >1 year		
	-	-	-	-	1,073,598	1
	-	-	-	-	-	2
	-	21,404,654	9,457,089	26,543,899	34,503,609	3
	-	-	-	-	-	3.1.1
	-	2,909,355	200,000	300,000	836,403	3.1.2 3.1.3
	-	12,389,462	5,983,139	11,768,580	19,189,593	3.1.4.2 3.1.5 3.1.6
	-	6,019,023	3,210,728	12,257,257	12,582,093	3.1.4.1
	-	31,877	31,819	592,086	535,122	3.1.7.2
	-	23,911	24,117	324,260	234,783	3.1.7.1
	-	31,027	7,286	1,301,716	1,125,615	3.2
	-	1,253,331	223,475	-	-	4
	-	470,059	-	2,810,609	3,280,667	5
	-	-	-	-	-	5.1
	-	-	-	-	-	5.2

Komponen ASF ASF Components	Posisi Laporan Juni 2021 Nilai Tercatat berdasarkan Sisa Jangka Waktu (dalam jutaan rupiah)				Total Nilai Tertimbang Total Weighted Value	
	Recorded Value Based on Remaining Time Period (in million rupiah)					
	Tanpa Jangka Waktu Without Time Period	< 6 Bulan < 6 Months	>6 bulan - < 1 tahun >6 months - < 1 year	>1 tahun >1 year		
29	NSFR aset derivatif/ NSFR asset derivatives	-	-	-	198,335	198,335
30	NSFR liabilitas derivatif sebelum dikurangi dengan variation margin/NSFR of derivative payable before deducting with variation margin				163,161	163,161
31	Seluruh aset lainnya yang tidak masuk dalam kategori diatas/All other assets not included in above categories	-	-	-	2,500,479	2,500,479
32	Rekening Administratif/Off Balance Sheet Accounts				5,199,343	205,491
33	Total RSF					34,748,015
34	Rasio Pendanaan Stabil Bersih (%)/ Net Stable Funding Ratio (%)					149%

¹ Komponen yang dilaporkan dalam kategori tanpa jangka waktu adalah komponen yang tidak memiliki jangka waktu kontraktual, antara lain: instrumen modal yang bersifat permanen (perpetual), short positions, open maturity positions, giro, ekuitas yang tidak masuk dalam kategori HQLA dan komoditas

The components reported in the category without a term are those that do not have a contractual term, including: perpetual capital instruments, short positions, open maturity positions, current accounts, equity that is not included in the HQLA category and commodities.

	Posisi Laporan Juni 2022 Nilai Tercatat berdasarkan Sisa Jangka Waktu (dalam jutaan rupiah)				Total Nilai Tertimbang Total Weighted Value	
	Recorded Value Based on Remaining Time Period (in million rupiah)					
	Tanpa Jangka Waktu Without Time Period	< 6 Bulan < 6 Months	>6 bulan - < 1 tahun >6 months - < 1 year	>1 tahun >1 year		
				272,692	272,692	5.3
				197,367	197,367	5.4
				2,810,609	2,810,609	5.5 s.d. 5.12
				5,315,474	224,980	12
					39,082,854	13
					142%	14

ANALISA PERKEMBANGAN NSFR *ANALYSIS OF NSFR DEVELOPMENT*

Analisis Individu	<i>Individual Analysis</i>
<p>Rasio NSFR untuk periode bulan Juni 2022 adalah 142%, mengalami penurunan sebesar 7% dibandingkan periode Juni 2021 sebesar 149%. Hal ini mengindikasikan bahwa funding yang stabil untuk pendanaan aset jangka panjang Bank masih dalam kondisi sangat baik, di atas batas minimum yang ditetapkan OJK.</p>	<p><i>The NSFR ratio for the period June 2022 was 142%, an decrease of 7% compared to the June 2021 period of 149%. This indicates that stable funding for long-term assetfunding of the Bank is still in very good condition, above the minimum limit set by the OJK.</i></p>
<p>Penurunan rasio NSFR pada periode ini disebabkan oleh peningkatan RSF (Required Stable Funding) sebesar Rp. 4.33 triliun, dan peningkatan ASF (Available Stable Funding) sebesar Rp. 3.84 triliun.</p>	<p><i>The decrease in the NSFR ratio in this period was due to a increase in the RSF (Required Stable Funding) of Rp. 4.33 trillion, and an increase in ASF (Available Stable Funding) of Rp. 3.84 trillion.</i></p>
<p>Adapun detail perubahan NSFR periode ini adalah sebagian berikut:</p>	<p><i>Details of the change in NSFR in this period is as follows:</i></p>
<ol style="list-style-type: none"> ASF (Available Stable Funding) mengalami peningkatan sebesar Rp. 3.84 triliun (7,4%), hal ini sebagian besar berasal dari peningkatan nilai tertimbang simpanan nasabah korporasi sebesar Rp. 4.19 triliun, nilai tertimbang simpanan nasabah retail menurun sebesar Rp. 354 miliar, dan juga peningkatan komponen modal sebesar Rp. 8 miliar. RSF (Required Stable Funding) mengalami penurunan sebesar Rp. 4.33 triliun (12.48%), yang terutama berasal dari peningkatan nilai tertimbang kredit yang diberikan sebesar Rp. 3.93 triliun, serta peningkatan nilai tertimbang dari Aset lainnya sebesar Rp. 418 miliar. 	<ol style="list-style-type: none"> <i>ASF (Available Stable Funding) increased by Rp. 3.84 trillion(7.4%), this was largely due to a decrease in the weighted value of deposits from corporate customers by Rp 4.19 trillion, decrease in the weighted value of deposits from retail customers by Rp. 354 billion, and also increase in the capital component of Rp. 8 billion.</i> <i>RSF (Required Stable Funding) increased by Rp. 4.33 trillion (12.48%), which mainly originated from a increase in weighted value of loans of Rp. 3.93 trillion and increase in weighted value of other assets of Rp. 418 billion.</i>
<p>Komposisi nilai tertimbang ASF didominasi oleh simpanan yang berasal dari nasabah perorangan (48%), pendanaan dari nasabah korporasi dan lembaga keuangan (28%), serta komponen modal (24%). Sedangkan komposisi nilai tertimbang RSF didominasi oleh pinjaman kategori lancar yang diberikan sebesar (88%), total HQLA NSFR sebesar (3%), dan aset lainnya sebesar (8%).</p>	<p><i>The composition of the weighted value of ASF is dominated by deposits originating from individual customers (48%), funding from corporate customers and financial institutions (28%), and capital component (24%). Meanwhile, the composition of the weighted value of the RSF was dominated by loans in the current category of (88%), total HQLA NSFR of (3%), and other assets of (8%).</i></p>
<p>Bank DBS Indonesia telah memiliki dan menerapkan proses manajemen risiko likuiditas, melalui kerangka manajemen risiko likuiditas bersama risiko lainnya yang dipantau dan direview secara berkala.</p>	<p><i>Bank DBS Indonesia already has and implements a liquidity risk management process, through a liquidity risk management framework along with other risks which are monitored and reviewed regularly.</i></p>
<p>Identifikasi dan pengukuran risiko likuiditas dilakukan oleh unit kerja terkait melalui laporan-laporan harian likuiditas, rasio-rasio likuiditas sebagai indikator peringatan dini, dan stress testing likuiditas untuk memastikan kesiapan Bank dalam menghadapi krisis. Selain itu proses manajemen risiko likuiditas ini didukung oleh peran pengawasan dari Dewan Direksi melalui Komite Asset dan Liabilitas (ALCO) dan Komite Risiko Pasar dan Likuiditas (MLRC), serta pengawasan dari Dewan Komisaris melalui Komite Pemantauan Risiko (RMC).</p>	<p><i>The identification and measurement of liquidity risk is carried out by the relevant work unit through daily liquidity reports, liquidity ratios as early warning indicators, and liquidity stress testing to ensure the Bank's readiness in facing a crisis. In addition, the liquidity risk management process is supported by the supervisory role of the Board of Directors through the Asset and Liability Committee (ALCO) and the Market and Liquidity Risk Committee (MLRC), as well as supervision from the Board of Commissioners through the Risk Monitoring Committee (RMC).</i></p>

Laporan Aset Terikat (Encumbrance) – ENC

	a	b	c	d
	Aset Terikat <i>Encumbered Assets</i>	Asset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas <i>Assets deposited or pledged with the central bank but not yet generating liquidity</i>	Aset tidak terikat <i>Unencumbered Assets</i>	Total
Aset-aset dalam laporan posisi keuangan dapat disajikan terperinci sepanjang dibutuhkan <i>Assets in the balance sheets can be presented in details as needed</i>			30,949,278	30,949,278

Analisa Kualitatif/Qualitative Analysis

Pada posisi Juni 2022 total Aset tidak terikat (Encumbered) adalah sebesar Rp 30,95 triliun. Komposisi dari aset tidak terikat (Encumbered) sebagian besar berasal dari surat berharga yang diterbitkan oleh Pemerintah sebesar 55,0% serta penempatan pada Bank Indonesia sebesar 45,0%.

As of June 2022 position, the total unrestricted asset (encumbered) was at Rp 30.95 trillion, with the composition mostly 55.0% from Government-issued securities and 45.0% from placements in Bank Indonesia.