

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

in million Rupiah

No	Information	Period of				
		30 June 2021	31 March 2021	31 December 2020	30 September 2020	30 June 2020
Available Capital (amounts)						
1	Common Equity Tier 1 (CET1)	181,626,564	172,750,494	179,945,482	172,897,956	163,674,057
2	Tier 1	181,626,564	172,750,494	179,945,482	172,897,956	163,674,057
3	Total Capital	188,604,107	179,659,509	186,953,899	179,718,032	170,502,980
Risk-Weighted Assets (amounts)						
4	Total Risk-Weighted Assets (RWA)	713,946,369	698,875,287	695,143,985	698,304,981	712,865,261
Risk-based Capital Ratios as a percentage of RWA						
5	CET1 Ratio (%)	25.44%	24.72%	25.89%	24.76%	22.96%
6	Tier 1 Ratio (%)	25.44%	24.72%	25.89%	24.76%	22.96%
7	Total Capital Ratio (%)	26.42%	25.71%	26.89%	25.74%	23.92%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital Conservation Buffer requirement (2.5% from RWA) (%)	2.500%	2.500%	2.500%	0.000%	0.000%
9	Countercyclical Buffer Requirement (0 - 2.5% dari RWA) (%)	0.000%	0.000%	0.000%	0.000%	0.000%
10	Bank G-SIB and/or D-SIB additional requirements (1% - 2.5%) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
11	Total of bank CET1 specific buffer requirements (%) (Row 8 + Row 9 + Row 10)	5.000%	5.000%	5.000%	2.500%	2.500%
12	CET1 available after meeting the bank's minimum capital requirements (%)	16.43%	15.72%	16.90%	15.75%	13.93%
Basel III Leverage Ratio *						
13	Total Basel III leverage ratio exposure measure	1,237,321,048	1,202,459,279	1,182,698,728	1,106,238,116	1,064,224,555
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	14.68%	14.37%	15.21%	15.63%	15.38%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	14.68%	14.37%	15.21%	15.63%	15.38%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.19%	14.36%	16.25%	16.53%	15.65%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.19%	14.36%	16.25%	16.53%	15.65%
Liquidity Coverage Ratio (LCR)						
15	Total High-Quality Liquid Assets (HQLA)	434,162,615	423,332,715	382,527,127	332,094,413	283,314,870
16	Total net cash outflow	111,813,631	105,680,187	100,230,657	92,358,254	91,203,709
17	LCR Ratio (%)	388.29%	400.58%	381.65%	359.57%	310.64%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Funding	960,148,902	913,793,864	914,350,555	861,528,259	837,942,487
19	Total Required Stable Funding	536,020,991	522,651,591	532,293,427	519,076,760	533,926,784
20	NSFR Ratio (%)	179.13%	174.84%	171.78%	165.97%	156.94%

5. Capital - Composition of Capital (CC1)

No.	Component	Amount (in million Rupiah)		Reference from Consolidated Statements of Financial Position
		Individual	Consolidated	
Common Equity Tier 1 Capital: Instruments and Reserves				
1.	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	7,252,306	7,252,306	f
2.	Retained earnings	157,968,073	165,814,103	i
3.	Accumulated other comprehensive income (and other reserves)	17,889,159	18,410,309	h
4.	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	N/A	
5.	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		-	
6.	Common Equity Tier 1 capital before regulatory adjustments	183,109,538	191,476,718	
Common Equity Tier 1 capital: Regulatory Adjustments				
7.	Prudential valuation adjustments	-	-	
8.	Goodwill (net of related tax liability)		(1,113,614)	a
9.	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(311,339)	(337,492)	c
10.	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A	N/A	
11.	Cash-flow hedge reserve	N/A	N/A	
12.	Shortfall on provisions to expected losses	N/A	N/A	
13.	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	-	k
14.	Gains and losses due to changes in own credit risk on fair valued	-	-	j
15.	Defined-benefit pension fund net assets	N/A	N/A	
16.	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	N/A	
17.	Reciprocal cross-holdings in common equity	N/A	N/A	
18.	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	N/A	
19.	Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	N/A	N/A	
20.	Mortgage servicing rights (amount above 10% threshold)	-	-	b
21.	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	N/A	
22.	Amount exceeding the 15% threshold			
23.	significant investments in the common stock of financials	N/A	N/A	
24.	mortgage servicing rights	N/A	N/A	
25.	deferred tax assets arising from temporary differences	N/A	N/A	
26.	National specific regulatory adjustments			
a.	Difference between allowance for possible losses and allowance for impairment losses on earning assets	-	-	
b.	Allowance for losses on non productive assets required to be provided	(1,662,375)	(1,666,629)	
c.	Deferred tax asset	(5,583,222)	(5,772,653)	d
d.	Investments in shares of stock	(6,940,744)	(959,766)	
e.	Shortage of capital on insurance subsidiary company		-	
f.	Securitisation Exposure	-	-	
g.	Other deduction factor of common equity tier 1	-	-	
27.	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	
28.	Total regulatory adjustments to Common equity Tier 1	(14,497,680)	(9,850,154)	
29.	Common Equity Tier 1 capital (CET1)	168,611,858	181,626,564	

5. Capital - Composition of Capital (CC1)

Additional Tier 1 capital: instruments				
30.	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus			
31.	classified as equity under applicable accounting standards	-	-	g
32.	classified as liabilities under applicable accounting standards	-	-	e
33.	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A	N/A	
34.	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		-	
35.	Instruments issued by subsidiaries subject to phase out		N/A	
36.	Additional Tier 1 capital before regulatory adjustments	-	-	
Additional Tier 1 capital: regulatory adjustments				
37.	Investments in own Additional Tier 1 instruments	N/A	N/A	
38.	Reciprocal cross-holdings in Additional Tier 1 instruments	N/A	N/A	
39.	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	N/A	N/A	
40.	Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	N/A	
41.	National specific regulatory adjustments			
a.	Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 1	-	-	
42.	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
43.	Total regulatory adjustments to Additional Tier 1 capital	-	-	
44.	Additional Tier 1 capital (AT1)	-	-	
45.	Tier 1 capital (T1 = CET 1 + AT 1)	168,611,858	181,626,564	
Tier 2 capital: instruments and provisions				
46.	Directly issued qualifying Tier 2 instruments plus related stock surplus	420,250	420,250	
47.	Directly issued capital instruments subject to phase out from Tier 2	N/A	N/A	
48.	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		-	
49.	instruments issued by subsidiaries subject to phase out		N/A	
50.	Provisions	6,405,961	6,557,293	
51.	Tier 2 capital before regulatory adjustments	6,826,211	6,977,543	
Tier 2 capital: regulatory adjustments				
52.	Investments in own Tier 2 instruments	N/A	N/A	
53.	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	N/A	N/A	
54.	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	N/A	N/A	
55.	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	N/A	
56.	National specific regulatory adjustments			
a.	Sinking fund	-	-	
b.	Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 2	-	-	
57.	Total regulatory adjustments to Tier 2 capital	-	-	
58.	Tier 2 capital (T2)	6,826,211	6,977,543	
59.	Total capital (TC = T1 + T2)	175,438,069	188,604,107	
60.	Total risk weighted assets	692,563,336	713,946,369	

5. Capital - Composition of Capital (CC1)

Capital ratios and buffers			
61.	Common Equity Tier 1 (as a percentage of risk weighted assets)	24.35%	25.44%
62.	Tier 1 (as a percentage of risk weighted assets)	24.35%	25.44%
63.	Total capital (as a percentage of risk weighted assets)	25.33%	26.42%
64.	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)	5.000%	5.000%
65.	capital conservation buffer requirement	2.500%	2.500%
66.	Bank specific countercyclical buffer requirement	0.000%	0.000%
67.	higher loss absorbency requirement	2.500%	2.500%
68.	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	15.34%	16.43%
National minimal (if different from Basel 3)			
69.	National Common Equity Tier 1 minimum ratio (if different from Basel 3	N/A	N/A
70.	National Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	N/A
71.	National total capital minimum ratio (if different from Basel 3 minimum)	N/A	N/A
Amounts below the thresholds for deduction (before risk weighting)			
72.	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	N/A
73.	Significant investments in the common stock of financial entities	N/A	N/A
74.	Mortgage servicing rights (net of related tax liability)	N/A	N/A
75.	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	N/A
Applicable caps on the inclusion of provisions in Tier 2			
76.	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	N/A
77.	Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	N/A
78.	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A	N/A
79.	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A	N/A
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80.	Current cap on CET1 instruments subject to phase out arrangements	N/A	N/A
81.	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A
82.	Cap pada AT 1 yang termasuk phase outCurrent cap on AT1 instruments	N/A	N/A
83.	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A
84.	Current cap on T2 instruments subject to phase out arrangements	N/A	N/A
85.	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	N/A

6. Capital - Reconciliation of Capital (CC2)

(in million Rupiah)

No.	ACCOUNTS	PUBLISHED STATEMENTS OF FINANCIAL POSITION AS OF JUNE 30, 2021		CONSOLIDATED STATEMENTS OF FINANCIAL POSITION UNDER REGULATORY SCOPE OF CONSOLIDATION AS OF JUNE 30, 2021	Reference
		INDIVIDUAL	CONSOLIDATED		
ASSETS					
1.	Cash	15,413,522	15,425,030	15,424,961	
2.	Placement to Bank Indonesia	125,307,955	126,617,882	126,617,882	
3.	Interbank placement	22,397,349	23,824,863	22,977,718	
4.	Spot and derivative/forward receivables	263,823	263,823	263,823	
5.	Securities	208,230,892	215,319,675	213,364,782	
6.	Securities sold under repurchase agreement(repo)	-	44,429	-	
7.	Claims on securities bought under reverse repo	130,030,810	130,574,555	130,574,555	
8.	Acceptance receivables	11,090,363	11,090,363	11,090,363	
9.	Loans and financing	579,912,255	587,588,320	587,587,931	
10.	Sharia financing	-	5,912,464	5,912,464	
11.	Equity investment	7,481,104	760,184	1,715,522	
12.	Other financial assets	9,491,235	10,446,368	9,945,886	
13.	Impairment on financial assets -/-	(32,661,055)	(33,732,854)	(33,732,854)	
	a. Securities	(98,988)	(109,446)	(109,446)	
	b. Loans and Sharia financing	(31,931,656)	(32,988,510)	(32,988,510)	
	c. Others	(630,411)	(634,898)	(634,898)	
14.	Intangible assets	2,031,218	3,337,415	3,305,809	
	<i>Goodwill</i>	-	1,158,201	1,157,121	a
	<i>Mortgage servicing rights</i>	-	-	-	b
	Other intangibles (excluding Mortgage servicing rights)	2,031,218	2,179,214	2,148,688	c
	Accumulated amortization on intangible asset -/-	(1,719,879)	(1,866,200)	(1,854,704)	
	<i>Goodwill</i>	-	(43,512)	(43,507)	a
	<i>Mortgage servicing rights</i>	-	-	-	b
	Other intangibles (excluding Mortgage servicing rights)	(1,719,879)	(1,822,688)	(1,811,196)	c
15.	Fixed assets and equipment	33,100,917	34,195,614	34,099,147	
	Accumulated depreciation on fixed assets and equipment -/-	(12,257,936)	(12,665,192)	(12,606,923)	
16.	Non productive asset	1,919,620	2,041,249	2,041,249	
	a. Abandoned property	31,616	47,225	47,225	
	b. Foreclosed accounts	1,644,093	1,750,113	1,750,113	
	c. Suspense accounts	10,956	10,956	10,956	
	d. Interbranch assets	232,955	232,955	232,955	
17.	Other assets	9,480,074	10,318,836	9,995,308	
	<i>Deferred tax assets</i>	5,583,222	5,842,225	5,772,653	d
TOTAL ASSETS		1,109,512,267	1,129,496,824	1,126,722,919	

6. Capital - Reconciliation of Capital (CC2)

(in million Rupiah)

No.	ACCOUNTS	PUBLISHED STATEMENTS OF FINANCIAL POSITION AS OF JUNE 30, 2021		CONSOLIDATED STATEMENTS OF FINANCIAL POSITION UNDER REGULATORY SCOPE OF CONSOLIDATION AS OF JUNE 30, 2021	Reference
		INDIVIDUAL	CONSOLIDATED		
	LIABILITIES AND EQUITIES				
	LIABILITIES				
1.	Current account	247,121,139	248,237,397	248,253,141	
2.	Saving account	447,680,979	448,838,010	448,838,010	
3.	Time deposit	194,119,711	198,162,893	198,260,893	
4.	Electronic money	868,222	868,222	868,222	
5.	Liabilities to Bank Indonesia	577	577	577	
6.	Interbank liabilities	6,419,805	6,401,030	6,401,030	
7.	Spot and derivative/forward liabilities	221,758	221,758	221,758	
8.	Liabilities on securities sold under repurchase agreement	-	43,944	43,944	
9.	Acceptance liabilities	6,338,543	6,338,543	6,338,543	
10.	Issued securities	500,000	1,091,512	1,156,512	
11.	Loans/financing received	20,901	264,079	264,079	
	Recognized in AT 1	-	-	-	e
	Not recognized in capital	20,901	264,079	264,079	
12.	Margin deposit	189,222	189,460	189,460	
13.	Interbranch liabilities	472	472	472	
14.	Other liabilities	27,301,525	31,342,987	28,839,109	
15.	Non-controlling interest	-	125,759	76,371	
	TOTAL LIABILITIES	930,782,854	942,126,643	939,752,121	
	EQUITIES				
16.	Paid in capital	1,540,938	1,540,938	1,540,938	
	a. Capital	5,500,000	7,212,800	7,212,800	
	a.1. amount eligible for CET 1	5,500,000	7,212,800	5,500,000	f
	a.2. amount eligible for AT 1	-	-	-	g
	b. Unpaid capital -/-	(3,959,062)	(5,671,862)	(5,671,862)	
	b.1. amount eligible for CET 1	(3,959,062)	(5,671,862)	(3,959,062)	f
	b.2. amount eligible for AT 1	-	-	-	g
	c. Treasury stock -/-	-	-	-	
	c.1. amount eligible for CET 1	-	-	-	f
	c.2. amount eligible for AT 1	-	-	-	g
17.	Additional paid in capital	5,711,368	5,548,977	5,618,537	
	a. Agio	5,711,368	5,711,368	5,711,368	f
	b. Disagio -/-	-	-	-	f
	c. Fund for paid up capital	-	-	-	f
	d. Others	-	(162,391)	(92,831)	
18.	Other comprehensive gain/(loss)	10,996,469	11,565,823	11,529,084	
	a. Gains	15,376,594	15,935,670	15,899,129	h
	b. Losses -/-	(4,380,125)	(4,369,847)	(4,370,045)	
19.	Reserves	2,512,565	2,512,565	2,512,565	h
	a. General reserves	2,512,565	2,512,565	2,512,565	
	b. Appropriated reserves	-	-	-	
20.	Gain/loss	157,968,073	166,201,878	165,814,103	
	a. Previous years	154,811,304	162,396,977	162,072,685	
	a.1. Gain/Loss previous years	154,811,304	162,396,977	162,072,685	i
	a.2. Gain/Loss due to changes in own credit risk on fair valued liabilities	-	-	-	j
	a.3. Securitisation gain on sale	-	-	-	k
	b. Current Year	13,807,733	14,455,865	14,392,382	
	b.1. Gain/Loss current year	13,807,733	14,455,865	14,392,381	i
	b.2. Gain/Loss due to changes in own credit risk on fair valued liabilities	-	-	-	j
	b.3. Securitisation gain on sale	-	-	-	k
	c. Dividen paid -/-	(10,650,964)	(10,650,964)	(10,650,964)	i
	TOTAL EQUITIES	178,729,413	187,370,181	187,015,227	
	TOTAL LIABILITIES AND EQUITIES	1,109,512,267	1,129,496,824	1,126,767,348	

**7. Capital - Main Features of Capital and TLAC - Eligible Instruments (CCA)
As Of June 30, 2021**

No.	Question	Answer	Answer	Answer
1.	Issuer	PT Bank Central Asia Tbk	PT Bank Central Asia Tbk	PT Bank Central Asia Tbk
2.	Unique identifier	BBCA	BBCA01ASBCN1	BBCA01BSBCN1
3.	Governing law(s) of the instrument	Hukum Indonesia	Hukum Indonesia	Hukum Indonesia
4.	Transitional Basel III rules	N/A	N/A	N/A
5.	Post-transitional Basel III rules	CET 1	Tier 2	Tier 2
6.	Eligible at solo/group/group&solo	Solo	Solo	Solo
7.	Instrument type	Saham Biasa	Surat berharga subordinasi	Surat berharga subordinasi
8.	Amount recognised in regulatory capital	7,252,306	435,000	65,000
9.	Par value of instrument	62.5	435,000	65,000
10.	Accounting classification	Ekuitas	Liabilitas – Amortised Cost	Liabilitas – Amortised Cost
11.	Original date of issuance	31 Mei 2000	5 Juli 2018	5 Juli 2018
12.	Perpetual or dated	Perpetual	Dengan Jatuh Tempo	Dengan Jatuh Tempo
13.	Original maturity date	N/A	5 Juli 2025	5 Juli 2030
14.	Issuer call subject to prior supervisory approval	Tidak	Tidak	Tidak
15.	Optional call date, contingent call dates and redemption amount (if any)	N/A	N/A	N/A
16.	Subsequent call option	N/A	N/A	N/A
	Coupons / dividends			
17.	Fixed atau floating	<i>Floating</i>	<i>Fixed</i>	<i>Fixed</i>
18.	Coupon rate and any related index	N/A	N/A	N/A
19.	Existence of a dividend stopper	Tidak	Tidak	Tidak
20.	Fully discretionary; partial or mandatory	<i>Fully</i>	<i>partial</i>	<i>partial</i>
21.	Existence of step up or other incentive to redeem	Tidak	Tidak	Tidak
22.	Noncumulative or cumulative	<i>Noncumulative</i>	<i>Cumulative</i>	<i>Cumulative</i>
23.	Convertible or non-convertible	<i>Non-convertible</i>	<i>Non-convertible</i>	<i>Non-convertible</i>
24.	If convertible, conversion trigger (s)	N/A	N/A	N/A
25.	If convertible, fully or partially	N/A	N/A	N/A
26.	If convertible, conversion rate	N/A	N/A	N/A
27.	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28.	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29.	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30.	Write-down feature	Tidak	Ya	Ya
31.	If write-down, write-down trigger(s)	N/A	**)	**)
32.	If write-down, full or partial	N/A	bisa penuh atau sebagian	bisa penuh atau sebagian
33.	If write-down, permanent or temporary	N/A	Permanen	Permanen
34.	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35.	Position in subordination hierarchy in liquidation	*)	***)	***)
36.	Non-compliant transitioned features	Tidak	Tidak	Tidak
37.	If yes, specify non-compliant features	N/A	N/A	N/A

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

***) (i) Common Equity Tier 1 ratio lower or equal to 5.125% from risk weighted assets, both individually and consolidated with subsidiaries; and/or
(ii) there is a plan from authorized authority to make capital investment to the Emiten which is considered to have the potential disrupt the continuity of its business; and

(iii) there is an order from Financial Services Authority (OJK) to write down.

If in the future the write down criteria are determined otherwise based on the provisions of the laws and regulations, the write down criteria will follow these provisions.

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

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

A. Exposure in Leverage Ratio Report

in million Rupiah

No	Information	As of June 30, 2021
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,142,173,322
2	Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on Otoritas Jasa Keuangan	-
3	Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for General Bank Dalam hal aset keuangan yang mendasari dimaksud telah dikurangkan dari total aset pada laporan posisi keuangan maka angka pada baris ini adalah 0 (nol).	-
4	Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any)	N/A
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation.	N/A
6	Adjustment to acquisition cost or sales price of financial assets regularly using trade date accounting method	-
7	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	-
8	Adjustment to exposure of derivative transaction.	1,607,256
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	21,702,517
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	98,384,594
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(48,961,478)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,214,906,211

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

in million Rupiah

	Information	Period	
		30 June 2021	31 March 2021
On-Balance Sheet Exposure			
1	On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions)	1,011,878,689	922,546,794
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard	-	-
3	(Deductions of receivable assets for CVM provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Impairment provision those assets inline with accounting standard applied)	(32,661,055)	(30,563,545)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(12,835,305)	(13,317,914)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	966,382,329	878,665,335
Derivative Exposure			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	369,353	283,230
9	Add on amounts for PFE associated with all derivatives transactions	1,501,726	1,227,108
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	N/A	N/A
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total Derivative Exposure Sum of rows 8 to 12	1,871,079	1,510,338
Securities Financing Transaction (SFT) Exposure			
14	Gross SFT Assets	130,030,810	179,052,586
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets refers to current exposure calculation	21,702,517	32,647,782
17	Agent transaction exposures	-	-
18	Total SFT Exposure Sum of rows 14 to 17	151,733,327	211,700,368
Other Off-Balance Sheet Exposure			
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	286,901,972	261,517,626
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(188,517,378)	(168,664,566)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,465,118)	(3,572,805)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	94,919,476	89,280,255
Capital and Total Exposure			
23	Tier 1 Capital	168,611,858	159,884,419
24	Total Exposure Sum of rows 7,13,18,22	1,214,906,211	1,181,156,296
Leverage Ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	13.88%	13.54%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.88%	13.54%
26	National Minimum Leverage Ratio Requirement	3%	3%
27	Applicable Leverage Buffer	N/A	N/A
Disclosures of Mean Values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	172,838,346	179,822,444
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	130,030,810	179,052,586
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	1,257,713,747	1,181,926,154
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset.	1,257,713,747	1,181,926,154
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	13.41%	13.53%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	13.41%	13.53%

10.b. Leverage Ratio - Exposure in Leverage Ratio Report and Report of Leverage Calculation - Consolidated
A. Exposure in Leverage Ratio Report

in million Rupiah

No	Information	As of June 30, 2021
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,163,229,678
2	Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on Otoritas Jasa Keuangan.	(2,729,476)
3	Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for General Bank.	-
4	Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any).	N/A
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation.	N/A
6	Adjustment to acquisition cost or sales price of financial assets regularly using trade date accounting method.	-
7	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	-
8	Adjustment to exposure of derivative transaction.	1,607,256
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	22,244,414
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	98,349,526
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(45,380,350)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,237,321,048

10.b. Leverage Ratio - Exposure in Leverage Ratio Report and Report of Leverage Calculation - Consolidated
B. Leverage Ratio Calculation Report

in million Rupiah

	Information	Period	
		30 June 2021	31 March 2021
On-Balance Sheet Exposure			
1	On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions)	1,029,617,395	939,722,843
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard.	-	-
3	(Deductions of receivable assets for CVM provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Impairment provision those assets inline with accounting standard applied)	(33,731,688)	(31,602,803)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(8,183,525)	(8,669,196)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	987,702,182	899,450,844
Derivative Exposure			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	369,353	283,230
9	Add on amounts for PFE associated with all derivatives transactions.	1,501,726	1,227,108
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	N/A	N/A
11	Adjusted effective notional amount of written credit derivatives.	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total Derivative Exposure Sum of rows 8 to 12	1,871,079	1,510,338
Securities Financing Transaction (SFT) Exposure			
14	Gross SFT Assets.	130,617,818	179,422,185
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets refers to current exposure calculation.	22,245,580	32,847,488
17	Agent transaction exposures.	-	-
18	Total SFT Exposure Sum of rows 14 to 17	152,863,398	212,269,673
Other Off-Balance Sheet Exposure			
19	Off-balance sheet exposure at gross notional amount. (gross value before deducting impairment provision)	287,553,264	262,122,299
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(189,203,738)	(169,321,068)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,465,137)	(3,572,807)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	94,884,389	89,228,424
Capital and Total Exposure			
23	Tier 1 Capital	181,626,564	172,750,494
24	Total Exposure Sum of rows 7,13,18,22	1,237,321,048	1,202,459,279
Leverage Ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	14.68%	14.37%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.68%	14.37%
26	National Minimum Leverage Ratio Requirement	3%	3%
27	Applicable Leverage Buffer	N/A	N/A
Disclosures of Mean Values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	173,231,842	180,094,860
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	130,617,818	179,422,185
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	1,279,935,072	1,203,131,954
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset.	1,279,935,072	1,203,131,954
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	14.19%	14.36%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	14.19%	14.36%

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

(in million Rupiah)

No.	Portfolio Category	As of June 30, 2021					As of June 30, 2020				
		Net Receivables by Region					Net Receivables by Region				
		Sumatra	Jawa	Kalimantan	Eastern Indonesia	Total	Sumatra	Jawa	Kalimantan	Eastern Indonesia	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Receivables on sovereigns	-	428,377,040	-	-	428,377,040	-	285,091,331	-	-	285,091,331
2	Receivables on public sector entities	-	30,816,146	-	-	30,816,146	1,996	35,480,099	-	-	35,482,095
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	135,164	65,669,240	47,917	71,759	65,924,080	99,402	58,303,009	5,443	45,861	58,453,715
5	Loans secured by residential property	2,469,824	43,538,767	908,455	2,373,022	49,290,068	2,446,198	45,795,929	855,564	2,532,701	51,630,392
6	Loans secured by commercial real estate	1,487,514	18,829,634	212,597	560,332	21,090,077	1,429,895	20,072,612	206,229	620,081	22,328,817
7	Employee/retired loans	-	-	-	-	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	2,295,560	50,295,960	762,062	1,360,708	54,714,290	2,598,364	54,098,715	778,084	1,420,095	58,895,258
9	Receivables on corporate	24,895,250	437,637,062	9,527,199	15,420,638	487,480,149	25,395,778	430,087,025	8,992,071	15,943,738	480,418,612
10	Past due receivables	241,253	5,640,840	43,465	138,417	6,063,975	218,331	4,341,646	50,295	290,534	4,900,806
11	Other assets	1,951,740	42,931,356	570,354	1,492,418	46,945,868	2,139,546	41,197,945	547,489	1,517,076	45,402,056
	Total	33,476,305	1,123,736,045	12,072,049	21,417,294	1,190,701,693	34,329,510	974,468,311	11,435,175	22,370,086	1,042,603,082

11.b. Disclosure of Net Receivables by Region - Consolidated

(in million Rupiah)

No.	Portfolio Category	As of June 30, 2021						As of June 30, 2020					
		Net Receivables by Region						Net Receivables by Region					
		Sumatra	Jawa	Kalimantan	Eastern Indonesia	Foreign Operation	Total	Sumatra	Jawa	Kalimantan	Eastern Indonesia	Foreign Operation	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Receivables on sovereigns	-	433,721,236	-	-	329,018	434,050,254	-	289,647,071	-	-	326,788	289,973,859
2	Receivables on public sector entities	-	31,285,618	-	-	-	31,285,618	1,996	35,892,123	-	-	-	35,894,119
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	135,164	64,721,248	47,917	71,759	56,788	65,032,876	99,402	57,159,708	5,443	45,861	100,744	57,411,158
5	Loans secured by residential property	2,472,448	43,755,472	908,455	2,373,022	-	49,509,397	2,447,112	45,996,961	855,564	2,532,701	-	51,832,338
6	Loans secured by commercial real estate	1,487,711	19,227,492	212,597	560,332	-	21,488,132	1,430,258	20,613,856	206,229	620,081	-	22,870,424
7	Employee/retired loans	-	263,865	-	-	-	263,865	-	360,985	-	-	-	360,985
8	Receivables on micro, small business & retail portfolio	2,300,776	58,793,881	762,062	1,360,708	-	63,217,427	2,603,929	61,969,660	778,084	1,420,095	-	66,771,768
9	Receivables on corporate	25,163,529	442,950,390	9,527,199	15,420,638	451,032	493,512,788	25,642,337	434,862,164	8,992,071	15,943,738	333,972	485,774,282
10	Past due receivables	241,253	5,710,746	43,465	138,417	-	6,133,881	218,331	4,491,783	50,295	290,534	-	5,050,943
11	Other assets	1,951,740	44,162,761	570,354	1,492,418	18,154	48,195,427	2,139,546	42,385,110	547,489	1,517,076	9,787	46,599,008
	Total	33,752,621	1,144,592,709	12,072,049	21,417,294	854,992	1,212,689,665	34,582,911	993,379,421	11,435,175	22,370,086	771,291	1,062,538,884

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

(in million Rupiah)

No.	Portfolio Category	As of June 30, 2021						As of June 30, 2020					
		Net Receivables by Contractual Maturity						Net Receivables by Contractual Maturity					
		≤ 1 year	>1 year to 3 years	>3 year to 5 years	> 5 years	Non-Contractual	Total	≤ 1 year	>1 year to 3 years	>3 year to 5 years	> 5 years	Non-Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Receivables on sovereigns	300,618,298	31,257,876	34,446,685	60,547,376	1,506,805	428,377,040	162,038,310	20,747,550	49,612,755	52,687,371	5,345	285,091,331
2	Receivables on public sector entities	10,151,456	6,653,589	1,551,417	8,619,168	3,840,516	30,816,146	14,307,591	5,997,109	2,733,000	9,880,978	2,563,417	35,482,095
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	46,781,673	16,494,510	571,041	4,670	2,072,186	65,924,080	39,792,387	15,968,240	1,206,219	5,324	1,481,545	58,453,715
5	Loans secured by residential property	1,320,421	7,034,367	9,552,616	30,959,414	423,250	49,290,068	648,041	7,990,061	10,398,953	31,215,054	1,278,283	51,630,392
6	Loans secured by commercial real estate	2,486,447	1,904,776	3,723,100	11,816,334	1,159,420	21,090,077	3,099,525	1,931,866	3,601,652	12,689,759	1,006,015	22,328,817
7	Employee/retired loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	6,292,174	18,746,025	17,308,000	8,584,457	3,783,634	54,714,290	9,453,419	21,291,034	16,572,080	7,980,454	3,598,271	58,895,258
9	Receivables on corporate	229,157,567	52,243,395	62,411,910	105,623,997	38,043,280	487,480,149	262,087,902	53,390,260	58,983,155	90,062,899	15,894,396	480,418,612
10	Past due receivables	1,878,251	754,645	736,707	385,894	2,308,478	6,063,975	3,950	46,211	246,014	215,321	4,389,310	4,900,806
11	Other assets	-	-	-	-	46,945,868	46,945,868	-	-	-	45,402,056	-	45,402,056
	Total	598,686,287	135,089,183	130,301,476	226,541,310	100,083,437	1,190,701,693	491,431,125	127,362,331	143,353,828	204,837,160	75,618,638	1,042,603,082

12.b. Disclosure of Net Receivables by Contractual Maturity - Consolidated

(in million Rupiah)

No.	Portfolio Category	As of June 30, 2021						As of June 30, 2020					
		Net Receivables by Contractual Maturity						Net Receivables by Contractual Maturity					
		≤ 1 year	>1 year to 3 years	>3 year to 5 years	> 5 years	Non-Contractual	Total	≤ 1 year	>1 year to 3 years	>3 year to 5 years	> 5 years	Non-Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Receivables on sovereigns	305,167,191	32,140,826	34,501,246	60,696,828	1,544,163	434,050,254	165,551,971	21,775,352	49,790,583	52,845,982	9,971	289,973,859
2	Receivables on public sector entities	10,263,987	6,731,538	1,680,790	8,768,787	3,840,516	31,285,618	14,324,169	6,064,508	2,961,047	9,980,978	2,563,417	35,894,119
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	47,362,539	15,022,440	571,041	4,670	2,072,186	65,032,876	40,222,157	14,466,164	1,235,968	5,324	1,481,545	57,411,158
5	Loans secured by residential property	1,471,998	7,049,018	9,560,574	31,004,557	423,250	49,509,397	799,421	7,995,819	10,420,049	31,338,766	1,278,283	51,832,338
6	Loans secured by commercial real estate	2,533,993	1,925,443	3,736,100	12,133,176	1,159,420	21,488,132	3,147,412	1,932,478	3,637,951	13,146,568	1,006,015	22,870,424
7	Employee/retired loans	13,485	73,101	62,521	114,758	-	263,865	13,661	90,532	98,804	157,988	-	360,985
8	Receivables on micro, small business & retail portfolio	9,250,113	23,194,505	18,691,010	8,650,350	3,431,449	63,217,427	10,516,517	27,389,635	17,300,298	8,007,887	3,557,431	66,771,768
9	Receivables on corporate	232,684,212	53,032,181	63,434,362	106,318,753	38,043,280	493,512,788	265,277,095	54,261,646	59,619,154	90,721,992	15,894,395	485,774,282
10	Past due receivables	1,900,348	781,970	754,849	388,236	2,308,478	6,133,881	20,204	161,592	264,502	215,335	4,389,310	5,050,943
11	Other assets	15,150	51	-	-	48,180,226	48,195,427	4,540	96	-	-	46,594,372	46,599,008
	Total	610,663,016	139,951,073	132,992,493	228,080,115	101,002,968	1,212,689,665	499,877,147	134,137,822	145,328,356	206,420,820	76,774,739	1,062,538,884

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

(in million Rupiah)

No.	Economic Sectors	Receivables on sovereigns	Receivables on public sector entities	Receivables on multilateral development banks and international institutions	Receivables on banks	Loans secured by residential property	Loans secured by commercial real estate	Employee/retired loans	Receivables on micro, small business & retail portfolio	Receivables on corporate	Past due receivables	Other assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	As of June 30, 2021											
1	Agriculture, hunting and forestry	-	1,126,638	-	-	-	-	-	191,841	33,502,947	35,419	-
2	Fishery	-	-	-	-	-	-	-	34,468	951,843	2,018	-
3	Mining and quarrying	-	1,113,810	-	-	-	-	-	24,118	1,131,280	12,176	-
4	Manufacturing	-	750,108	-	-	-	-	-	904,494	138,368,788	2,867,830	-
5	Electricity, gas and water	-	10,928,741	-	-	-	-	-	8,475	5,818,096	135	-
6	Construction	-	2,507,655	-	-	-	246,869	-	244,616	17,952,301	42,356	-
7	Wholesale and retail trading	-	3	-	-	-	-	-	4,662,314	126,820,061	854,983	-
8	Hotel and food & beverage	-	-	-	-	-	-	-	219,807	13,058,958	555,480	-
9	Transportation, warehousing and communications	-	3,660,483	-	-	-	-	-	293,575	36,759,448	61,088	80
10	Financial intermediary	1,501,198	6,342,010	-	65,924,080	-	-	-	37,223	22,839,839	2,134	539,870
11	Real estate, rental and business services	-	-	-	-	-	20,843,208	-	389,698	8,683,934	261,318	-
12	Public administration, defense and compulsory social security	426,869,037	-	-	-	-	-	-	-	-	-	-
13	Education services	-	-	-	-	-	-	-	42,879	1,103,370	1,668	-
14	Human health and social work activities	-	-	-	-	-	-	-	94,170	4,453,595	505	-
15	Public, socio-culture, entertainment and other personal services	-	-	-	-	-	-	-	345,117	6,019,505	26,861	-
16	Activities of households as employers	-	-	-	-	-	-	-	-	-	-	-
17	International institution and other extra international agencies	-	-	-	-	-	-	-	78	1,762	-	-
18	Undefined activities	-	-	-	-	-	-	-	-	97	-	-
19	Non business field	-	-	-	-	49,289,908	-	-	36,834,658	24,089,506	1,245,951	-
20	Others	6,805	4,386,698	-	-	160	-	-	10,386,759	45,924,819	94,053	46,405,918
	Total	428,377,040	30,816,146	-	65,924,080	49,290,068	21,090,077	-	54,714,290	487,480,149	6,063,975	46,945,868
	As of June 30, 2020											
1	Agriculture, hunting and forestry	-	922,541	-	-	-	-	-	185,906	37,375,973	23,189	-
2	Fishery	-	-	-	-	-	-	-	39,155	944,256	27,882	-
3	Mining and quarrying	-	1,734,014	-	-	-	-	-	21,635	1,208,640	2,933	-
4	Manufacturing	-	720,103	-	-	-	-	-	913,765	136,899,674	520,849	-
5	Electricity, gas and water	-	16,923,682	-	-	-	-	-	12,920	6,007,505	6,326	-
6	Construction	-	1,004,284	-	-	-	274,159	-	262,282	21,478,014	52,534	-
7	Wholesale and retail trading	-	2	-	-	-	-	-	5,196,321	141,612,767	890,557	-
8	Hotel and food & beverage	-	-	-	-	-	-	-	231,919	13,526,259	946,187	-
9	Transportation, warehousing and communications	-	2,620,071	-	-	-	-	-	331,640	29,019,083	54,214	80
10	Financial intermediary	1,722,433	8,199,851	-	58,453,715	-	-	-	40,839	16,999,720	300	540,245
11	Real estate, rental and business services	-	-	-	-	-	22,054,658	-	411,836	8,214,357	171,680	-
12	Public administration, defense and compulsory social security	283,363,553	-	-	-	-	-	-	-	-	-	-
13	Education services	-	-	-	-	-	-	-	49,202	1,208,836	950	-
14	Human health and social work activities	-	-	-	-	-	-	-	104,145	3,672,294	2,645	-
15	Public, socio-culture, entertainment and other personal services	-	-	-	-	-	-	-	378,786	6,120,661	46,138	-
16	Activities of households as employers	-	-	-	-	-	-	-	-	-	-	-
17	International institution and other extra international agencies	-	-	-	-	-	-	-	106	-	-	-
18	Undefined activities	-	-	-	-	-	-	-	6,754	3,036	139	-
19	Non business field	-	-	-	-	51,630,392	-	-	40,940,947	20,499,207	2,071,834	-
20	Others	5,345	3,357,547	-	-	-	-	-	9,767,100	35,628,330	82,449	44,861,731
	Total	285,091,331	35,482,095	-	58,453,715	51,630,392	22,328,817	-	58,895,258	480,418,612	4,900,806	45,402,056

13.b. Disclosure of Net Receivables by Economic Sectors - Consolidated

(in million Rupiah)

No.	Economic Sectors	Receivables on sovereigns	Receivables on public sector entities	Receivables on multilateral development banks and international institutions	Receivables on banks	Loans secured by residential property	Loans secured by commercial real estate	Employee/retired loans	Receivables on micro, small business & retail portfolio	Receivables on corporate	Past due receivables	Other assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
As of June 30, 2021												
1	Agriculture, hunting and forestry	-	1,147,611	-	-	-	-	226,302	611,702	33,952,447	39,552	-
2	Fishery	-	-	-	-	-	-	-	115,265	1,150,807	2,626	-
3	Mining and quarrying	-	1,113,810	-	-	-	-	-	259,903	1,257,390	14,088	-
4	Manufacturing	-	750,108	-	-	151,292	20,992	-	2,859,523	139,481,443	2,887,978	-
5	Electricity, gas and water	-	11,028,741	-	-	-	-	-	8,605	5,818,129	136	-
6	Construction	-	2,559,007	-	-	-	294,349	-	259,122	18,313,212	42,593	-
7	Wholesale and retail trading	-	3	-	-	-	67	-	5,830,240	128,494,288	866,991	-
8	Hotel and food & beverage	-	-	-	-	183	-	-	344,386	13,062,812	557,411	-
9	Transportation, warehousing and communications	-	3,680,949	-	-	-	56,043	-	600,953	37,242,283	63,934	80
10	Financial intermediary	1,501,198	6,596,387	-	65,032,876	-	-	-	535,105	24,026,108	3,409	976,953
11	Real estate, rental and business services	-	-	-	-	-	21,116,484	-	936,722	9,006,462	266,976	-
12	Public administration, defense and compulsory social security	429,650,550	-	-	-	-	-	-	450,028	-	2,898	-
13	Education services	-	22,304	-	-	-	-	-	440,707	1,129,672	3,747	-
14	Human health and social work activities	-	-	-	-	-	-	-	390,544	4,460,508	1,922	-
15	Public, socio-culture, entertainment and otherpersonal services	-	-	-	-	-	-	-	918,869	6,021,256	33,249	-
16	Activities of households as employers	-	-	-	-	-	-	-	993,913	1,344	970	-
17	International institution and other extra international agencies	-	-	-	-	-	-	-	78	1,762	-	-
18	Undefined activities	-	-	-	-	-	-	-	695,268	2,788	5,397	-
19	Non business field	-	-	-	-	49,289,908	-	-	36,834,658	24,089,506	1,245,951	-
20	Others	2,898,506	4,386,698	-	-	68,014	197	37,563	10,131,836	46,000,571	94,053	47,218,394
	Total	434,050,254	31,285,618	-	65,032,876	49,509,397	21,488,132	263,865	63,217,427	493,512,788	6,133,881	48,195,427
As of June 30, 2020												
1	Agriculture, hunting and forestry	-	943,931	-	-	-	-	311,475	555,828	37,639,331	30,797	-
2	Fishery	-	-	-	-	-	-	-	117,932	1,078,881	29,836	-
3	Mining and quarrying	-	1,734,014	-	-	-	-	-	237,202	1,235,324	6,720	-
4	Manufacturing	-	720,103	-	-	151,289	26,783	-	2,669,489	137,866,596	557,803	-
5	Electricity, gas and water	-	17,123,682	-	-	-	-	-	13,226	6,007,585	6,326	-
6	Construction	-	1,056,146	-	-	-	321,894	-	276,342	21,844,645	55,487	-
7	Wholesale and retail trading	-	2	-	-	-	248	-	6,281,098	143,247,158	909,048	-
8	Hotel and food & beverage	-	-	-	-	424	433	-	365,949	13,530,910	948,590	-
9	Transportation, warehousing and communications	-	2,640,480	-	-	-	64,408	-	637,281	29,472,495	58,291	80
10	Financial intermediary	1,722,433	8,318,214	-	57,411,158	-	-	-	169,716	17,989,951	2,002	990,997
11	Real estate, rental and business services	-	-	-	-	-	22,454,277	-	926,405	8,568,840	180,302	-
12	Public administration, defense and compulsory social security	285,449,608	-	-	-	-	-	-	421,438	197	6,876	-
13	Education services	-	-	-	-	-	-	-	427,783	1,238,405	5,361	-
14	Human health and social work activities	-	-	-	-	-	-	-	356,258	3,681,271	5,662	-
15	Public, socio-culture, entertainment and otherpersonal services	-	-	-	-	-	-	-	857,214	6,126,963	58,117	-
16	Activities of households as employers	-	-	-	-	-	-	-	1,051,583	1,176	24,593	-
17	International institution and other extra international agencies	-	-	-	-	-	-	-	106	-	-	-
18	Undefined activities	-	-	-	-	-	-	-	626,325	14,231	10,849	-
19	Non business field	-	-	-	-	51,630,391	-	-	40,940,947	20,499,207	2,071,834	-
20	Others	2,801,818	3,357,547	-	-	50,234	2,381	49,510	9,839,646	35,731,116	82,449	45,607,931
	Total	289,973,859	35,894,119	-	57,411,158	51,832,338	22,870,424	360,985	66,771,768	485,774,282	5,050,943	46,599,008

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

(in million rupiah)

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

No.	Description	As of June 30, 2020				
		Region				
		Sumatera	Jawa	Kalimantan	Eastern Indonesia	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Receivables	27,070,495	878,103,179	9,374,850	18,056,284	932,604,808
2	Impaired receivables	1,014,269	19,637,410	171,988	1,506,127	22,329,794
	a. Non past due	531,679	10,887,247	76,359	738,309	12,233,594
	b. Past due	482,590	8,750,163	95,629	767,818	10,096,200
3	Allowance for impairment losses - Individual	368,713	8,558,429	56,121	589,823	9,573,086
4	Allowance for impairment losses - Collective	550,337	14,236,930	160,781	648,146	15,596,194
5	Written-off receivables	8,968	837,444	2,984	92,716	942,112

14.b. Disclosure of Receivables and Provisioning by Region - Consolidated

(in million rupiah)

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

No.	Description	As of June 30, 2020					
		Region					
		Sumatra	Jawa	Kalimantan	Eastern Indonesia	Foreign Operation	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables	27,084,400	887,227,951	9,374,850	18,056,284	733,861	942,477,346
2	Impaired receivables	1,014,269	19,648,292	171,988	1,506,127	2,803	22,343,479
	a. Non past due	531,679	10,898,129	76,359	738,309	2,803	12,247,279
	b. Past due	482,590	8,750,163	95,629	767,818	-	10,096,200
3	Allowance for impairment losses - Individual	368,713	8,566,554	56,121	589,823	2,803	9,584,014
4	Allowance for impairment losses - Collective	550,465	15,181,667	160,781	648,146	406	16,541,465
5	Written-off receivables	8,968	925,537	2,984	92,716	-	1,030,205

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

(in million rupiah)

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

No.	Economic Sectors	Receivables	Impaired Receivables		Allowance for Impairment Losses -	Allowance for Impairment Losses -	Written-Off Receivables
			Non Past Due	Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	As of June 30, 2020						
1	Agriculture, hunting and forestry	36,065,410	676,938	30,242	340,134	657,787	1,252
2	Fishery	964,292	3,856	111,178	84,371	21,328	110
3	Mining and quarrying	2,817,761	14,931	3,907	3,386	43,959	135
4	Manufacturing	119,992,492	2,093,960	1,557,154	1,780,920	5,547,050	3,735
5	Electricity, gas and water	21,512,181	299	7,948	1,729	107,994	6,490
6	Construction	19,803,331	125,922	317,399	289,078	350,002	10,936
7	Wholesale and retail trading	122,330,136	3,540,520	2,418,725	2,880,099	4,269,387	397,461
8	Hotel and food & beverage	14,608,685	198,893	1,833,691	941,087	1,064,902	822
9	Transportation, warehousing and communications	27,792,956	187,366	252,829	281,650	437,977	3,280
10	Financial intermediary	87,838,103	612,270	2,781	395,745	677,236	164
11	Real estate, rental and business services	28,165,657	123,037	291,084	142,663	1,030,369	2,868
12	Public administration, defense and compulsory social security	286,206,244	-	-	-	181	-
13	Education services	1,058,462	4,630	2,185	1,941	18,433	22
14	Human health and social work activities	3,436,729	2,492	2,734	1,039	64,651	85
15	Public, socio-culture, entertainment and other personal services	6,016,279	220,312	82,760	115,907	94,731	1,469
16	Activities of households as employee	-	-	-	-	-	-
17	International and other extra international institutions	106	-	-	-	-	-
18	Undefined activities	10,743	1,084	620	814	218	329
19	Non business field	116,807,042	3,926,649	2,847,258	1,834,565	827,766	288,677
20	Others	37,178,199	500,435	333,705	477,958	382,223	224,277
	Total	932,604,808	12,233,594	10,096,200	9,573,086	15,596,194	942,112

15.b. Disclosure of Receivables and Provisioning based on Economic Sectors - Consolidated

(in million rupiah)

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

No.	Economic Sectors	Receivables	Impaired Receivables		Allowance for Impairment Losses -	Allowance for Impairment Losses -	Written-Off Receivables
			Non Past Due	Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
As of June 30, 2020							
1	Agriculture, hunting and forestry	36,922,731	676,938	30,241	340,134	698,320	4,169
2	Fishery	1,049,191	3,856	111,178	84,371	29,332	440
3	Mining and quarrying	3,057,893	14,931	3,907	3,386	59,820	680
4	Manufacturing	122,075,767	2,093,960	1,557,154	1,780,920	5,736,045	12,920
5	Electricity, gas and water	21,512,568	299	7,948	1,729	108,031	6,490
6	Construction	19,879,486	125,922	317,399	289,077	351,957	11,093
7	Wholesale and retail trading	123,654,507	3,551,402	2,418,725	2,888,224	4,371,691	401,314
8	Hotel and food & beverage	14,756,344	198,893	1,833,691	941,087	1,082,994	1,356
9	Transportation, warehousing and communications	28,400,136	190,169	252,829	284,453	466,830	4,285
10	Financial intermediary	82,485,196	612,270	2,781	395,745	694,123	714
11	Real estate, rental and business services	29,076,151	123,037	291,085	142,663	1,077,955	5,102
12	Public administration, defense and compulsory social security	288,768,852	-	-	-	33,583	1,308
13	Education services	1,476,985	4,630	2,185	1,941	46,696	850
14	Human health and social work activities	3,707,083	2,492	2,734	1,039	81,266	620
15	Public, socio-culture, entertainment and other personal services	6,539,136	220,312	82,760	115,907	152,328	5,919
16	Activities of households as employee	1,228,160	-	-	-	279,271	57,223
17	International and other extra international institutions	106	-	-	-	-	-
18	Undefined activities	679,348	1,084	620	814	57,783	2,767
19	Non business field	116,807,042	3,926,649	2,847,258	1,834,565	827,766	288,677
20	Others	40,400,664	500,435	333,705	477,959	385,674	224,278
	Total	942,477,346	12,247,279	10,096,200	9,584,014	16,541,465	1,030,205

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

(in million rupiah)

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

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

No.	Description	As of June 30, 2020	
		Allowance for Impairment Losses - Individual	Allowance for Impairment Losses - Collective
(1)	(2)	(3)	(4)
1	Beginning balance - allowance for impairment losses	3,756,337	11,387,603
2	Additional/reversal allowance for impairment losses during the year (Net)		
	2.a Additional allowance for impairment losses during the year	4,407,725	1,682,139
	2.b Reversal allowance for impairment losses during the year	-	(111,931)
3	Allowance for impairment losses used for written off receivables during the year	(1,010,324)	-
4	Other additional (reversal) of allowance during the year	2,455,736	5,750,442
	Ending Balance - Allowance for Impairment Losses	9,609,474	18,708,253

16.b. Disclosure on Detail Movements of Allowance for Impairment Losses - Consolidated

(in million rupiah)

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

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

No.	Description	As of June 30, 2020	
		Allowance for Impairment Losses - Individual	Allowance for Impairment Losses - Collective
(1)	(2)	(3)	(4)
1	Beginning balance - allowance for impairment losses	3,763,508	11,906,243
2	Additional/reversal allowance for impairment losses during the year (Net)		
	2.a Additional allowance for impairment losses during the year	4,470,544	2,242,560
	2.b Reversal allowance for impairment losses during the year	(58,588)	(168,946)
3	Allowance for impairment losses used for written off receivables during the year	(1,010,781)	(93,682)
4	Other additional (reversal) of allowance during the year	2,452,916	5,770,340
Ending Balance - Allowance for Impairment Losses		9,617,599	19,656,515

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

(in million rupiah)

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

Period of June 30, 2020															
No.	Portfolio Category	Rating Company	Net Receivables											Unrated	Total
			Long-Term Rating				Short-Term Rating								
			AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Lower than B-	A-1	A-2	A-3	Lower than A-3		
			AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Lower than B-	F1+ to F1	F2	F3	Lower than F3		
			Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Lower than B3	P-1	P-2	P-3	Lower than P-3		
			AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Lower than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Lower than F3(idn)		
			[idr]AAA	[idr]AA+ to [idr]AA-	[idr]A+ to [idr]A-	[idr]BBB+ to [idr]BBB-	[idr]BB+ to [idr]BB-	[idr]B+ to [idr]B-	Lower than [idr]B-	[idr]A1+ to [idr]A1	[idr]A2+ to [idr]A2	[idr]A3+ to [idr]A3	Lower than [idr]A3		
			idAAA	idAA+ to idAA-	idA+ to idA-	id BBB+ to idBBB-	idBB+ to idBB-	idB+ to idB-	Lower than idB-	idA1	idA2	idA3 to idA4	Lower than idA4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Receivables on sovereigns		2,482,798	-	-	46,986,168	-	-	-	-	-	-	-	235,622,365	285,091,331
2	Receivables on public sector entities		27,999,416	1,438,908	1,972,436	103,202	-	-	-	-	-	-	-	3,968,133	35,482,095
3	Receivables on multilateral development banks and international institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks		16,168,102	13,609,169	10,805,089	1,506,694	-	-	-	-	-	-	-	16,364,661	58,453,715
5	Loans secured by residential property		-	-	-	-	-	-	-	-	-	-	-	51,630,392	51,630,392
6	Loans secured by commercial real estate		-	-	-	-	-	-	-	-	-	-	-	22,328,817	22,328,817
7	Employee/retired loans		-	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio		-	-	-	-	-	-	-	-	-	-	-	58,895,258	58,895,258
9	Receivables on corporate		20,051,997	16,901,635	5,648,172	651,024	99,230	-	-	-	-	-	-	437,066,554	480,418,612
10	Past due receivables		-	-	-	-	-	-	-	-	-	-	-	4,900,806	4,900,806
11	Other assets		-	-	-	-	-	-	-	-	-	-	-	45,402,056	45,402,056
			66,702,313	31,949,712	18,425,697	49,247,088	99,230	-	-	-	-	-	-	876,179,042	1,042,603,082

17.b. Disclosure of Net Receivables by Portfolio and Rating Category - Consolidated

(in million rupiah)

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

Period of June 30, 2020																
No.	Portfolio Category	Rating Company	Long-Term Rating						Net Receivables						Unrated	Total
			AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Lower than B-	A-1	A-2	A-3	Lower than A-3			
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Lower than B-	A-1	A-2	A-3	Lower than A-3			
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Lower than B-	F1+ to F1	F2	F3	Lower than F3			
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Lower than B3	P-1	P-2	P-3	Lower than P-3			
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Lower than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Lower than F3(idn)			
		PT ICRA Indonesia	[ldr]AAA	[ldr]AA+ to [ldr]AA-	[ldr]A+ to [ldr]A-	[ldr]BBB+ to [ldr]BBB-	[ldr]BB+ to [ldr]BB-	[ldr]B+ to [ldr]B-	Lower than [ldr]B-	[ldr]A1+ to [ldr]A1	[ldr]A2+ to [ldr]A2	[ldr]A3+ to [ldr]A3	Lower than [ldr]A3			
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to idA-	id BBB+ to idBBB-	idBB+ to idBB-	idB+ to idB-	Lower than idB-	idA1	idA2	idA3 to idA4	Lower than idA4			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1	Receivables on sovereigns		2,482,798	-	-	46,986,168	-	-	-	-	-	-	-	240,504,893	289,973,859	
2	Receivables on public sector entities		28,245,425	1,438,908	2,138,451	103,202	-	-	-	-	-	-	-	3,968,133	35,894,119	
3	Receivables on multilateral development banks and international institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Receivables on banks		16,327,891	13,765,861	10,918,288	1,536,479	-	-	-	-	-	-	-	14,862,639	57,411,158	
5	Loans secured by residential property		-	-	151,289	-	-	-	-	-	-	-	-	51,681,049	51,832,338	
6	Loans secured by commercial real estate		-	-	-	-	-	-	-	-	-	-	-	22,870,424	22,870,424	
7	Employee/retired loans		-	-	-	-	-	-	-	-	-	-	-	360,985	360,985	
8	Receivables on micro, small business & retail portfolio		-	-	-	-	-	-	-	-	-	-	-	66,771,768	66,771,768	
9	Receivables on corporate		20,198,677	16,974,031	5,695,050	651,024	199,731	-	-	-	-	-	-	442,055,769	485,774,282	
10	Past due receivables		-	-	-	-	-	-	-	-	-	-	-	5,050,943	5,050,943	
11	Other assets		-	-	-	-	-	-	-	-	-	-	-	46,599,008	46,599,008	
			67,254,791	32,178,800	18,903,078	49,276,873	199,731	-	-	-	-	-	-	894,725,611	1,062,538,884	

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

(in million rupiah)

No.	Portfolio Category	Period of June 30, 2021										RWA	Capital Charge
		Net Receivables after Calculation of Credit Risk Mitigation Impact											
		0%	20%	25%	35%	50%	75%	100%	150%	Others			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
A	Balance Sheet Exposures												
1	Receivables on sovereigns	298,286,808	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on public sector entities	377,067	22,919,106	-	-	-	4,436,485	-	-	-	-	6,802,064	679,526
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	18,070	36,471,215	-	-	-	25,029,645	-	-	-	-	19,809,066	1,978,926
5	Loans secured by residential property	-	11,265,360	20,959,901	16,937,146	-	-	-	-	-	-	13,421,049	1,340,763
6	Loans secured by commercial real estate	806,807	1,434	-	-	-	-	-	18,980,024	-	-	18,980,311	1,896,133
7	Employee/retired loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	498,446	187,274	-	-	290	53,330,322	-	-	-	-	40,035,341	3,999,531
9	Receivables on corporate	11,604,838	44,671,751	-	-	19,018,263	-	350,505,884	921,164	-	-	370,331,112	36,996,078
10	Past due receivable	3,081	2,601	-	-	-	-	493,277	5,553,947	-	-	8,824,717	881,589
11	Other assets	15,413,522	-	-	-	-	-	29,829,413	1,702,933	-	-	32,383,812	3,235,143
	Total Exposures - Balance Sheet	327,008,638	115,518,742	20,959,901	16,937,146	48,484,683	53,330,322	399,808,599	8,178,043	-	-	510,587,471	51,007,689
B	Off Balance Sheet Commitment/Contingency Receivables Exposures												
1	Receivables on sovereigns	1,500,000	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on public sector entities	-	2,872,020	-	-	-	211,468	-	-	-	-	680,138	67,946
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	5,227	252,846	-	-	1,176,411	-	-	-	-	-	638,775	63,814
5	Loans secured by residential property	-	123,715	3,459	486	-	-	-	-	-	-	25,778	2,575
6	Loans secured by commercial real estate	46,050	-	-	-	-	-	1,255,762	-	-	-	1,255,762	125,451
7	Employee/retired loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	177,795	274	-	-	-	519,889	-	-	-	-	389,972	38,958
9	Receivables on corporate	1,950,263	4,547,455	-	-	2,770,579	-	51,178,788	92,422	-	-	53,612,202	5,355,859
10	Past due receivable	1,021	-	-	-	-	-	-	10,048	-	-	15,072	1,506
	Total Exposures - Off Balance Sheet	3,680,356	7,796,310	3,459	486	4,158,459	519,889	52,434,549	102,470	-	-	56,617,698	5,656,109
C	Counterparty Credit Risk Exposures												
1	Receivables on sovereigns	21,536,119	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	-	166,398	-	-	-	-	-	-	-	-	33,280	3,325
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables on corporate	-	-	-	-	-	-	-	-	-	-	-	-
	Total Exposures - Counterparty Credit Risk	21,536,119	166,398	-	-	-	-	-	-	-	-	33,280	3,325
D	Derivative Credit Risk Exposures												
1	Receivables on sovereigns	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	-	88,773	-	-	1,441,316	-	-	-	-	-	738,412	73,767
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables on corporate	-	-	-	-	-	-	218,741	-	-	-	218,741	21,852
7	Credit Valuation Adjustment (CVA risk weighted assets)	-	-	-	-	-	-	-	-	-	-	120,678	12,056
	Total Exposures - Derivative Credit Risk	-	88,773	-	-	1,441,316	-	218,741	-	-	-	1,077,832	107,765

No.	Portfolio Category	Period of June 30, 2020										RWA	Capital Charge
		Net Receivables after Calculation of Credit Risk Mitigation Impact											
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
A	Balance Sheet Exposures												
1	Receivables on sovereigns	233,384,173	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on public sector entities	-	27,831,300	-	-	-	-	5,966,807	-	-	-	8,549,663	683,973
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	7,028	32,716,002	-	-	-	-	18,174,655	-	-	-	15,630,528	1,250,442
5	Loans secured by residential property	-	-	51,503,417	-	-	-	-	-	-	-	14,199,128	1,135,930
6	Loans secured by commercial real estate	1,011,225	160	-	-	-	-	-	-	19,378,632	-	19,378,664	1,550,293
7	Employee/retired loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	501,325	167,734	-	-	-	283	57,104,001	-	-	-	42,861,689	3,428,935
9	Receivables on corporate	9,669,227	31,378,225	-	-	-	6,798,720	-	355,781,112	-	-	365,456,117	29,236,489
10	Past due receivable	8,640	3,501	-	-	-	-	-	961,909	3,923,450	-	6,847,784	547,823
11	Other assets	14,699,342	-	-	-	-	-	-	29,420,081	1,282,633	-	31,344,031	2,507,523
	Total Exposures - Balance Sheet	259,280,960	92,096,922	51,503,417	-	-	30,940,465	57,104,001	405,541,735	5,206,083	-	504,267,605	40,341,408
B	Off Balance Sheet Commitment/Contingency Receivables Exposures												
1	Receivables on sovereigns	200,000	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on public sector entities	-	1,607,025	-	-	-	76,964	-	-	-	-	359,887	28,791
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	9,828	295,442	-	-	-	630,624	-	-	-	-	374,400	29,952
5	Loans secured by residential property	-	-	126,975	-	-	-	-	-	-	-	26,110	2,089
6	Loans secured by commercial real estate	46,835	-	-	-	-	-	-	1,891,964	-	-	1,891,964	151,357
7	Employee/retired loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	224,252	-	-	-	-	2	897,661	-	-	-	673,247	53,860
9	Receivables on corporate	2,623,989	5,503,985	-	-	-	437,702	-	67,902,284	-	-	69,221,932	5,537,755
10	Past due receivable	-	-	-	-	-	-	-	0	3,305	-	4,958	397
	Total Exposures - Off Balance Sheet	3,104,904	7,406,452	126,975	-	-	1,145,292	897,661	69,794,248	3,305	-	72,552,498	5,804,201
C	Counterparty Credit Risk Exposures												
1	Receivables on sovereigns	8,831,154	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	-	527,396	-	-	-	-	-	-	-	-	105,479	8,438
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables on corporate	-	-	-	-	-	-	-	-	-	-	-	-
	Total Exposures - Counterparty Credit Risk	8,831,154	527,396	-	-	-	-	-	-	-	-	105,479	8,438
D	Derivative Credit Risk Exposures												
1	Receivables on sovereigns	6,709	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	-	47,550	-	-	-	2,818,246	-	-	-	-	1,418,633	113,491
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables on corporate	-	-	-	-	-	-	-	323,367	-	-	323,367	25,869
7	Credit Valuation Adjustment (CVA risk weighted assets)	-	-	-	-	-	-	-	-	-	-	129,392	10,351
	Total Exposures - Derivative Credit Risk	6,709	47,550	-	-	-	2,818,246	-	323,367	-	-	1,871,393	149,711

18.b. Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Consolidated

(in million rupiah)

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

No.	Portfolio Category	Period of June 30, 2020									RWA	Capital Charge	
		Net Receivables after Calculation of Credit Risk Mitigation Impact											
		0%	20%	35%	40%	45%	50%	75%	100%	150%			Others
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
A	Balance Sheet Exposures												
1	Receivables on sovereigns	237,944,514	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on public sector entities	-	28,077,309	-	-	-	6,132,822	-	-	-	-	8,681,872	694,550
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	7,028	33,145,315	-	-	-	16,702,350	-	-	-	-	14,980,238	1,198,419
5	Loans secured by residential property	-	29,664	51,514,287	-	-	-	-	-	-	-	14,249,218	1,139,937
6	Loans secured by commercial real estate	1,011,225	160	-	-	-	-	-	19,920,240	-	-	19,920,272	1,593,622
7	Employee/retired loans	-	-	-	-	-	360,985	-	-	-	-	180,493	14,439
8	Receivables on micro, small business & retail portfolio	513,463	167,734	-	-	-	283	64,968,323	-	-	-	48,759,930	3,900,794
9	Receivables on corporate	9,854,445	31,697,684	-	-	-	6,845,598	-	360,562,437	-	-	370,324,773	29,625,982
10	Past due receivable	8,640	3,501	-	-	-	-	-	961,909	4,073,587	-	7,072,990	565,839
11	Other assets	14,713,358	-	-	-	-	-	-	30,388,105	1,497,544	-	32,634,421	2,610,754
	Total Exposures - Balance Sheet	264,052,674	93,121,368	51,514,287	-	-	30,042,038	64,968,323	411,832,691	5,571,131	-	516,804,208	41,344,336
B	Off Balance Sheet Commitment/Contingency Receivables Exposures												
1	Receivables on sovereigns	200,000	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on public sector entities	-	1,607,025	-	-	-	76,964	-	-	-	-	359,887	28,791
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	9,828	295,442	-	-	-	630,624	-	-	-	-	374,400	29,952
5	Loans secured by residential property	-	-	126,975	-	-	-	-	-	-	-	26,110	2,089
6	Loans secured by commercial real estate	46,835	-	-	-	-	-	-	1,891,964	-	-	1,891,964	151,357
7	Employee/retired loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	224,252	-	-	-	-	2	897,711	-	-	-	673,285	53,863
9	Receivables on corporate	2,623,989	5,503,985	-	-	-	437,702	-	67,900,234	-	-	69,219,882	5,537,591
10	Past due receivable	-	-	-	-	-	-	-	0	3,305	-	4,958	397
	Total Exposures - Off Balance Sheet	3,104,904	7,406,452	126,975	-	-	1,145,292	897,711	69,792,198	3,305	-	72,550,486	5,804,040
C	Counterparty Credit Risk Exposures												
1	Receivables on sovereigns	9,153,340	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	-	527,830	-	-	-	-	-	-	-	-	105,566	8,445
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables on corporate	-	-	-	-	-	-	-	24,840	-	-	24,840	1,987
	Total Exposures - Counterparty Credit Risk	9,153,340	527,830	-	-	-	-	-	24,840	-	-	130,406	10,432
D	Derivative Credit Risk Exposures												
1	Receivables on sovereigns	6,709	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	-	47,550	-	-	-	2,818,246	-	-	-	-	1,418,633	113,491
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables on corporate	-	-	-	-	-	-	-	323,367	-	-	323,367	25,869
7	Credit Valuation Adjustment (CVA risk weighted assets)	-	-	-	-	-	-	-	-	-	-	129,392	10,351
	Total Exposures - Derivative Credit Risk	6,709	47,550	-	-	-	2,818,246	-	323,367	-	-	1,871,393	149,711

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

(in million rupiah)

No.	Portfolio Category	Period of June 30, 2021					Period of June 30, 2020						
		Net Receivables	Portion Secured By				Unsecured Portion	Net Receivables	Portion Secured By				Unsecured Portion
			Collateral	Guarantee	Credit Insurance	Others			Collateral	Guarantee	Credit Insurance	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]	(9)	(10)	(11)	(12)	(13)	(14) = (9)-[(10)+(11)+(12)+(13)]
A Balance Sheet Exposures													
1	Receivables on sovereigns	298,286,808	-	-	-	-	298,286,808	233,384,173	-	-	-	-	233,384,173
2	Receivables on public sector entities	27,732,658	377,067	-	-	-	27,355,591	33,798,107	-	-	-	-	33,798,107
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	61,518,930	18,070	-	-	-	61,500,860	50,897,685	7,028	-	-	-	50,890,657
5	Loans secured by residential property	49,162,408	-	-	-	-	49,162,408	51,503,417	-	-	-	-	51,503,417
6	Loans secured by commercial real estate	19,788,265	808,241	-	-	-	18,980,024	20,390,017	1,011,385	-	-	-	19,378,632
7	Employee/retired loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	54,016,332	686,010	-	-	-	53,330,322	57,773,343	669,342	-	-	-	57,104,001
9	Receivables on corporate	426,721,900	13,211,150	-	-	-	413,510,750	403,627,285	11,240,678	-	-	-	392,386,607
10	Past due receivables	6,052,906	5,682	-	-	-	6,047,224	4,897,500	12,142	-	-	-	4,885,359
11	Other assets	46,945,868	-	-	-	-	46,945,868	45,402,056	-	-	-	-	45,402,056
Total Exposures - Balance Sheet		990,226,075	15,106,219	-	-	-	975,119,855	901,673,583	12,940,573	-	-	-	888,733,010
B Off Balance Sheet Commitment/ Contingency Receivables Exposures													
1	Receivables on sovereigns	1,500,000	-	-	-	-	1,500,000	200,000	-	-	-	-	200,000
2	Receivables on public sector entities	3,083,488	-	-	-	-	3,083,488	1,683,989	-	-	-	-	1,683,989
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	1,434,483	5,227	-	-	-	1,429,257	935,894	9,828	-	-	-	926,066
5	Loans secured by residential property	127,660	-	-	-	-	127,660	126,975	-	-	-	-	126,975
6	Loans secured by commercial real estate	1,301,812	46,050	-	-	-	1,255,762	1,938,800	46,835	-	-	-	1,891,964
7	Employee/retired loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	697,958	178,069	-	-	-	519,889	1,121,915	224,254	-	-	-	897,661
9	Receivables on corporate	60,539,508	1,951,018	-	-	-	58,588,489	76,467,960	2,644,189	-	-	-	73,823,771
10	Past due receivables	11,069	1,021	-	-	-	10,048	3,305	-	-	-	-	3,305
Total Exposures - Off Balance Sheets		68,695,978	2,181,385	-	-	-	66,514,593	82,478,837	2,925,106	-	-	-	79,553,731
C Counterparty Credit Risk Exposures													
1	Receivables on sovereigns	128,590,232	107,054,113	-	-	-	21,536,119	51,500,449	42,669,295	-	-	-	8,831,154
2	Receivables on public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	1,440,578	1,274,181	-	-	-	166,398	3,754,340	3,226,944	-	-	-	527,396
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables on corporate	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures - Counterparty Credit Risk		130,030,810	108,328,293	-	-	-	21,702,517	55,254,789	45,896,239	-	-	-	9,358,550
D Eksposur Derivative Credit Risk													
1	Receivables on sovereigns	-	-	-	-	-	-	6,709	-	-	-	-	6,709
2	Receivables on public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	1,530,089	-	-	-	-	1,530,089	2,865,797	-	-	-	-	2,865,797
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables on corporate	218,741	-	-	-	-	218,741	323,367	-	-	-	-	323,367
Total Exposures - Derivative Credit Risk		1,748,830	-	-	-	-	1,748,830	3,195,873	-	-	-	-	3,195,873
Total (A+B+C+D)		1,190,701,693	125,615,898	-	-	-	1,065,085,795	1,042,603,082	61,761,919	-	-	-	980,841,163

19.b Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Consolidated

(in million rupiah)

No.	Portfolio Category	Period of June 30, 2021					Period of June 30, 2020						
		Net Receivables	Portion Secured By				Unsecured Portion	Net Receivables	Portion Secured By				Unsecured Portion
			Collateral	Guarantee	Credit Insurance	Others			Collateral	Guarantee	Credit Insurance	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-((4)+(5)+(6)+(7))	(9)	(10)	(11)	(12)	(13)	(14) = (9)-((10)+(11)+(12)+(13))
A	Balance Sheet Exposures												
1	Receivables on sovereigns	303,444,592	-	-	-	-	303,444,592	237,944,514	-	-	-	-	237,944,514
2	Receivables on public sector entities	28,202,130	377,067	-	-	-	27,825,064	34,210,131	-	-	-	-	34,210,131
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	60,627,240	18,070	-	-	-	60,609,170	49,854,693	7,028	-	-	-	49,847,666
5	Loans secured by residential property	49,381,737	-	-	-	-	49,381,737	51,705,363	-	-	-	-	51,705,363
6	Loans secured by commercial real estate	20,186,320	808,241	-	-	-	19,378,080	20,931,625	1,011,385	-	-	-	19,920,240
7	Employee/retired loans	263,865	-	-	-	-	263,865	360,985	-	-	-	-	360,985
8	Receivables on micro, small business & retail portfolio	62,519,469	763,920	-	-	-	61,755,549	65,649,803	681,480	-	-	-	64,968,323
9	Receivables on corporate	432,785,421	13,211,150	-	-	-	419,574,271	408,960,165	11,425,896	-	-	-	397,534,269
10	Past due receivables	6,122,812	5,682	-	-	-	6,117,129	5,047,638	12,142	-	-	-	5,035,496
11	Other assets	48,195,427	-	-	-	-	48,195,427	46,599,008	-	-	-	-	46,599,008
	Total Exposures - Balance Sheet	1,011,729,013	15,184,129	-	-	-	996,544,884	921,263,925	13,137,929	-	-	-	908,125,996
B	Off Balance Sheet Commitment/ Contingency Receivables Exposures												
1	Receivables on sovereigns	1,500,000	-	-	-	-	1,500,000	200,000	-	-	-	-	200,000
2	Receivables on public sector entities	3,083,488	-	-	-	-	3,083,488	1,683,989	-	-	-	-	1,683,989
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	1,434,483	5,227	-	-	-	1,429,257	935,894	9,828	-	-	-	926,066
5	Loans secured by residential property	127,660	-	-	-	-	127,660	126,975	-	-	-	-	126,975
6	Loans secured by commercial real estate	1,301,812	46,050	-	-	-	1,255,762	1,938,800	46,835	-	-	-	1,891,964
7	Employee/retired loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	697,958	178,069	-	-	-	519,889	1,121,965	224,254	-	-	-	897,711
9	Receivables on corporate	60,480,311	1,951,018	-	-	-	58,529,293	76,465,910	2,644,189	-	-	-	73,821,721
10	Past due receivables	11,069	1,021	-	-	-	10,048	3,305	-	-	-	-	3,305
	Total Exposures - Off Balance Sheets	68,636,781	2,181,385	-	-	-	66,455,397	82,476,837	2,925,106	-	-	-	79,551,731
C	Counterparty Credit Risk Exposures												
1	Receivables on sovereigns	129,105,662	107,054,113	-	-	-	22,051,549	51,822,635	42,669,295	-	-	-	9,153,340
2	Receivables on public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	1,441,064	1,274,181	-	-	-	166,882	3,754,774	3,226,944	-	-	-	527,830
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables on corporate	28,315	-	-	-	-	28,316	24,840	-	-	-	-	24,840
	Total Exposures - Counterparty Credit Risk	130,575,041	108,328,293	-	-	-	22,246,747	55,602,249	45,896,239	-	-	-	9,706,010
D	Eksposur Derivative Credit Risk												
1	Receivables on sovereigns	-	-	-	-	-	-	6,709	-	-	-	-	6,709
2	Receivables on public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks	1,530,089	-	-	-	-	1,530,089	2,865,797	-	-	-	-	2,865,797
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables on corporate	218,741	-	-	-	-	218,741	323,367	-	-	-	-	323,367
	Total Exposures - Derivative Credit Risk	1,748,830	-	-	-	-	1,748,830	3,195,873	-	-	-	-	3,195,873
	Total (A+B+C+D)	1,212,689,665	125,693,808	-	-	-	1,086,995,858	1,062,538,884	61,959,275	-	-	-	1,000,579,609

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

1. Balance Sheet Assets Exposures

(in million rupiah)

No	Portfolio Category	As of June 30, 2021			As of June 30, 2020		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on sovereigns	298,286,808	-	-	233,384,173	-	-
2	Receivables on public sector entities	27,732,658	6,990,597	6,802,064	33,798,107	8,549,663	8,549,663
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Receivables on banks	61,518,930	19,818,100	19,809,066	50,897,685	15,634,042	15,630,528
5	Loans secured by residential property	49,162,408	13,421,049	13,421,049	51,503,417	14,199,128	14,199,128
6	Loans secured by commercial real estate	19,788,265	19,788,265	18,980,311	20,390,017	20,390,017	19,378,664
7	Employee/retired loans	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	54,016,332	40,512,249	40,035,341	57,773,343	43,330,007	42,861,689
9	Receivables on corporate	426,721,900	382,738,134	370,331,112	403,627,285	375,912,090	365,456,117
10	Past due receivables	6,052,906	8,832,721	8,824,717	4,897,500	6,865,296	6,847,784
11	Other assets	46,945,868	-	32,383,812	45,402,056	-	31,344,031
	TOTAL	990,226,075	492,101,115	510,587,471	901,673,583	484,880,244	504,267,605

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

(in million rupiah)

No	Portfolio Category	As of June 30, 2021			As of June 30, 2020		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on sovereigns	1,500,000	-	-	200,000	-	-
2	Receivables on public sector entities	3,083,488	680,138	680,138	1,683,989	359,887	359,887
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Receivables on banks	1,434,483	641,388	638,775	935,894	379,314	374,400
5	Loans secured by residential property	127,660	25,778	25,778	126,975	26,110	26,110
6	Loans secured by commercial real estate	1,301,812	1,301,811	1,255,762	1,938,799	1,938,799	1,891,964
7	Employee/retired loans	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	697,958	523,469	389,972	1,121,915	841,436	673,247
9	Receivables on corporate	60,539,508	55,538,142	53,612,202	76,467,960	71,796,164	69,221,932
10	Past due receivables	11,069	16,603	15,072	3,305	4,958	4,958
	TOTAL	68,695,978	58,727,329	56,617,698	82,478,837	75,346,669	72,552,498

3. Counterparty Credit Risk Exposures

(in million rupiah)

No	Portfolio Category	As of June 30, 2021			As of June 30, 2020		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on sovereigns	128,590,232	-	-	51,500,449	-	-
2	Receivables on public sector entities	-	-	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Receivables on banks	1,440,578	288,116	33,280	3,754,340	750,868	105,479
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-
6	Receivables on corporate	-	-	-	-	-	-
	TOTAL	130,030,810	288,116	33,280	55,254,789	750,868	105,479

4. Settlement Risk Exposures

(in million rupiah)

No	Type of transaction	As of June 30, 2021			As of June 30, 2020		
		Exposure Value	Capital deduction factor	RWA after CRM	Exposure Value	Capital deduction factor	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Delivery versus payment	-	-	-	-	-	-
	a. Capital charge 8% (5-15 days)	-	-	-	-	-	-
	b. Capital charge 50% (16-30 days)	-	-	-	-	-	-
	c. Capital charge 75% (31-45 days)	-	-	-	-	-	-
	d. Capital charge 100% (more than 45 days)	-	-	-	-	-	-
2	Non-delivery versus payment	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-

5. Securitization Risk Exposures

(in million rupiah)

No	Type of transaction	As of June 30, 2021		As of June 30, 2020	
		Exposure Value	Capital deduction factor	Exposure Value	Capital deduction factor
(1)	(2)	(3)	(4)	(5)	(6)
1	RWA for securitization exposures calculated by External Rating Base Approach (ERBA) method	-	5,889	-	10,802
2	RWA for securitization exposures calculated by Standardized Approach (SA) method	-	-	-	-
3	Securitization exposures as deduction factor of core capital	-	-	-	-
	TOTAL	-	5,889	-	10,802

6. Derivative Credit Risk Exposures

(in million rupiah)

No	Portfolio Category	As of June 30, 2021		As of June 30, 2020	
		Net Receivables	RWA	Net Receivables	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Receivables on sovereigns	-	-	6,709	-
2	Receivables on public sector entities	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-
4	Receivables on banks	1,530,089	738,412	2,865,797	1,418,633
5	Receivables on micro, small business & retail portfolio	-	-	-	-
6	Receivables on corporate	218,741	218,741	323,367	323,367
7	Credit Valuation Adjustment (CVA risk weighted assets)	-	120,678	-	129,392
	TOTAL	1,748,830	1,077,832	3,195,873	1,871,393

7. Total Credit Risk Measurement

(in million rupiah)

		As of June 30, 2021	As of June 30, 2020
TOTAL RISK WEIGHTED ASSETS CREDIT RISK	(A)	568,322,169	578,807,777
RISK WEIGHTED ASSETS CREDIT RISK DEDUCTION FACTOR	(B)	-	-
TOTAL RISK WEIGHTED ASSETS CREDIT RISK	(C)	568,322,169	578,807,777
TOTAL CAPITAL DEDUCTION FACTOR	(D)	-	-

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

1. Balance Sheet Assets Exposures

(in million rupiah)

No	Portfolio Category	As of June 30, 2021			As of June 30, 2020		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on sovereigns	303,444,592	-	-	237,944,514	-	-
2	Receivables on public sector entities	28,202,130	7,172,373	6,983,840	34,210,131	8,681,872	8,681,872
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Receivables on banks	60,627,240	19,198,095	19,189,060	49,854,693	14,983,752	14,980,238
5	Loans secured by residential property	49,381,737	13,475,842	13,475,842	51,705,363	14,249,218	14,249,218
6	Loans secured by commercial real estate	20,186,320	20,186,321	19,378,367	20,931,625	20,931,625	19,920,272
7	Employee/retired loans	263,865	131,932	131,932	360,985	180,493	180,493
8	Receivables on micro, small business & retail portfolio	62,519,469	46,889,602	46,354,261	65,649,803	49,237,353	48,759,930
9	Receivables on corporate	432,785,421	388,421,663	376,014,641	408,960,165	380,965,963	370,324,773
10	Past due receivables	6,122,812	8,937,102	8,929,098	5,047,638	7,090,502	7,072,990
11	Other assets	48,195,427	-	33,744,109	46,599,008	-	32,634,421
	TOTAL	1,011,729,013	504,412,929	524,201,150	921,263,925	496,320,779	516,804,208

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

(in million rupiah)

No	Portfolio Category	As of June 30, 2021			As of June 30, 2020		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on sovereigns	1,500,000	-	-	200,000	-	-
2	Receivables on public sector entities	3,083,488	680,138	680,138	1,683,989	359,887	359,887
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Receivables on banks	1,434,483	641,388	638,775	935,894	379,314	374,400
5	Loans secured by residential property	127,660	25,778	25,778	126,975	26,110	26,110
6	Loans secured by commercial real estate	1,301,812	1,301,811	1,255,762	1,938,799	1,938,799	1,891,964
7	Employee/retired loans	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	697,958	523,468	389,971	1,121,965	841,473	673,284
9	Receivables on corporate	60,480,311	55,478,946	53,553,006	76,465,910	71,794,114	69,219,882
10	Past due receivables	11,069	16,603	15,072	3,305	4,958	4,958
	TOTAL	68,636,781	58,668,132	56,558,501	82,476,837	75,344,656	72,550,485

3. Counterparty Credit Risk Exposures

(in million rupiah)

No	Portfolio Category	As of June 30, 2021			As of June 30, 2020		
		Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on sovereigns	129,105,662	-	-	51,822,635	-	-
2	Receivables on public sector entities	-	-	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Receivables on banks	1,441,064	288,213	33,376	3,754,774	750,955	105,566
5	Receivables on micro, small business & retail portfolio	-	-	-	-	-	-
6	Receivables on corporate	28,315	28,316	28,316	24,840	24,840	24,840
	TOTAL	130,575,041	316,528	61,692	55,602,249	775,795	130,406

4. Settlement Risk Exposures

(in million rupiah)

No	Type of transaction	As of June 30, 2021			As of June 30, 2020		
		Exposure Value	Capital deduction factor	RWA after CRM	Exposure Value	Capital deduction factor	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Delivery versus payment	-	-	-	-	-	-
	a. Capital charge 8% (5-15 days)	-	-	-	-	-	-
	b. Capital charge 50% (16-30 days)	-	-	-	-	-	-
	c. Capital charge 75% (31-45 days)	-	-	-	-	-	-
	d. Capital charge 100% (more than 45 days)	-	-	-	-	-	-
2	Non-delivery versus payment	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-

5. Securitization Risk Exposures

(in million rupiah)

No	Type of transaction	As of June 30, 2021		As of June 30, 2020	
		Exposure Value	Capital deduction factor	Exposure Value	Capital deduction factor
(1)	(2)	(3)	(4)	(5)	(6)
1	RWA for securitization exposures calculated by External Rating Base Approach (ERBA) method	-	5,889	-	10,802
2	RWA for securitization exposures calculated by Standardized Approach (SA) method	-	-	-	-
3	Securitization exposures as deduction factor of core capital	-	-	-	-
	TOTAL	-	5,889	-	10,802

6. Derivative Credit Risk Exposures

(in million rupiah)

No	Portfolio Category	As of June 30, 2021		As of June 30, 2020	
		Net Receivables	RWA	Net Receivables	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Receivables on sovereigns	-	-	6,709	-
2	Receivables on public sector entities	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-
4	Receivables on banks	1,530,089	738,412	2,865,797	1,418,633
5	Receivables on micro, small business & retail portfolio	-	-	-	-
6	Receivables on corporate	218,741	218,741	323,367	323,367
7	Credit Valuation Adjustment (CVA risk weighted assets)	-	120,678	-	129,392
	TOTAL	1,748,830	1,077,832	3,195,873	1,871,393

7. Total Credit Risk Measurement

(in million rupiah)

	As of June 30, 2021	As of June 30, 2020
TOTAL RISK WEIGHTED ASSETS CREDIT RISK	(A) 581,905,064	591,367,293
RISK WEIGHTED ASSETS CREDIT RISK DEDUCTION FACTOR	(B)	
TOTAL RISK WEIGHTED ASSETS CREDIT RISK	(C) 581,905,064	591,367,293
TOTAL CAPITAL DEDUCTION FACTOR	(D)	

22. Credit Risk - Counterparty Credit Risk (CCR1) Exposure Analysis - consolidated

(in million rupiah)

		a	b	c	d	e	f
		Replacement Cost	Potential Future Exposure	EEPE	Alpha used to calculate regulatory EAD	Net Receivables	RWA
1	SA-CCR (for derivative)	263,823	985,341		1,4	1,748,830	1,077,832
2	Internal model method (for derivative and SFTs)					N/A	N/A
3	Simple approach for credit risk mitigation (for SFTs)					N/A	N/A
4	Comprehensive approach for credit risk mitigation (for SFTs)					N/A	N/A
5	VaR for SFTs					N/A	N/A
6	Total						1,077,832

23. Credit risk - Capital Charge for Credit Valuation Adjustments

(in million rupiah)

		a	b
		As of June 30, 2021	
		Net Receivables	RWA
No	Total portfolios based on Advanced CVA capital charge	N/A	N/A
1	(i) VaR components (includes 3x multiplier)		N/A
2	(ii) Stressed VaR Component (includes 3x multiplier)		N/A
3	All portfolios based on Standardized CVA Capital Charge	1,749,830	957,154
4	Total based on CVA Capital Charge		120,678

24. Credit Risk - CCR Exposure based on Portfolio Category and Risk Weighting (CCR3) - consolidated

(in million rupiah)

Weighted Risk	a	b	c	d	e	f	g	h	i	j	k
Portfolio Category	0%	20%	35%	40%	45%	50%	75%	100%	150%	Others	Total Net receivables
Receivables on sovereigns	22,051,549	-	-	-	-	-	-	-	-	-	22,051,549
Receivables on public sector entities	-	-	-	-	-	-	-	-	-	-	-
Receivables on multilateral development banks and international institutions	-	-	-	-	-	-	-	-	-	-	-
Receivables on banks	-	166,882	-	-	-	-	-	-	-	-	166,882
Receivables on micro, small business & retail portfolio	-	-	-	-	-	-	-	-	-	-	-
Receivables on corporate	-	-	-	-	-	-	-	28,316	-	-	28,316
Total	22,051,549	166,882	-	-	-	-	-	28,316	-	-	22,246,747

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

BCA has no exposure to net credit derivative receivables

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

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

32. Disclosure of Market Risk Using Standardized Method

(in million Rupiah)

No.	Type of Risk	Period of June 30, 2021				Period of June 30, 2020			
		Individual		Consolidated		Individual		Consolidated	
		Capital Charge	RWA	Capital Charge	RWA	Capital Charge	RWA	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)	(6)	(3)	(4)	(5)	(6)
1	Interest rate risk								
	a. Specific risk	1,431	17,884	5,101	63,757	22,007	275,090	22,290	278,624
	b. General risk	359,197	4,489,964	356,807	4,460,085	279,123	3,489,043	283,071	3,538,387
2	Foreign exchange risk	35,886	448,578	84,025	1,050,317	18,159	226,981	64,170	802,130
3	Equity risk								
	a. Specific risk			12,311	153,886			8,382	104,770
	b. General risk			12,311	153,886			8,382	104,770
4	Commodity risk			-	-			-	-
5	Option risk	-	-	-	-	-	-	-	-
	Total	396,514	4,956,426	470,554	5,881,931	319,289	3,991,114	386,295	4,828,681

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

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

Bank: PT Bank Central Asia (Individual)

Statement Position: June 30, 2021

Qualitative Disclosure	
1.	Interest rate risk in the banking book (IRRBB) refers to the current or prospective risk to the bank's capital and earnings arising from interest rates movements in the market as opposed to the banking book positions. The IRRBB calculation uses two perspectives, namely the economic value perspective and earnings-based perspective. The intention is to identify risks more accurately and to carry out appropriate corrective actions.
2.	Presently, Bank does not have sufficient long-term financial resources to fund fixed-rate loans and banking book securities. Regarding these conditions, funding sources of fixed-rate loans and banking book securities is calculated from the Core Deposit. To mitigate risks, Bank has set nominal limits on fixed-rate loans and banking book securities, limits on IRRBB and pricing strategies.
3.	Measurements of IRRBB individual are carried out on a monthly basis by using two (2) methods as follows: a. measurement based on changes in economic value of equity, which measures the impact of changes in interest rates on the economic value of the Bank's equity (economic value perspective), and b. measurement based on changes in net interest income, which measures the impact of interest rate changes on earnings of the Bank (earnings-based perspective).
4.	Interest rate shock scenarios used by Bank in measuring IRRBB is in accordance with the standard interest rate shock scenarios, which is stated in the Financial Services Authority Circular Letter No.12 /SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book for Commercial Banks. Economic Value of Equity (EVE) Methods use six (6) interest rate shock scenarios, as follows: 1) parallel shock up, 2) parallel shock down, 3) steeper shock (short rates down and long rates up), 4) flattener shock (short rates up and long rates down), 5) short rates shock up, 6) short rates shock down. Net Interest Income (NII) Methods use two (2) interest rate shock scenarios, as follows: 1) parallel shock up, 2) parallel shock down.
5.	EVE method calculates the cash flows of the principal amount and interest payments on the balance sheet positions that are sensitive to interest rates, which then discounted at the relevant interest rates. The Bank does not calculate a commercial margin and spread components in the cash flows. EVE calculation uses notional cash flows multiplied by the reference rate (base rate) on the transaction date and then discounted by the risk-free rate at the reporting date. The IRRBB calculation uses a Core deposit, which is part of a stable Non Maturity Deposit with a very small change in interest rates despite significant changes in interest rates in the market. Bank identifies core deposit and non-core deposits from stable funds (retail transactional, retail non-transactional and wholesale). Placement of core deposit cash flows carried out using uniform slotting on time-bucket over 1 (one) year with the length of period for each category refers to FSA Circular Letter No. 12 / SEOJK.03 / 2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book (Interest Rate Risk in the Banking Book) for Commercial Banks. The methodology to estimate prepayment rate for loans and early withdrawal rate for time deposits uses historical data within a year. Bank performs add-on calculations for automatic interest rate options on a floating rate mortgage loan with embedded caps by using Black-Scholes model. Bank measures IRRBB for significant currencies, IDR and USD. In total IRRBB, the maximum negative (absolute) value of the two currencies is aggregated.
6.	As of Jun 30 2021, IRRBB (EVE method) for BCA as individual increased by 0.12% compared to Mar 31 2021, from 7.99% to 8.11%. And for NII Method decreased by 1.51%, from 3.82% to 2.31%. This was caused by the increase in Repriced Assets over 1 year (7.85%), which was greater than the increase in Core Deposits over 1 year (7.48%).
Quantitative Disclosure	
1.	Average repricing maturity applied for NMD is 2.9 years.
2.	The longest repricing maturity applied for NMD is 5 Years.

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

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

Bank : PT Bank Central Asia (Consolidated)

Statement Position: June 30, 2021

Qualitative Disclosure	
1.	Interest rate risk in the banking book (IRRBB) refers to the current or prospective risk to the bank's capital and earnings arising from interest rates movements in the market as opposed to the banking book positions. The IRRBB calculation uses two perspectives, namely the economic value perspective and earnings-based perspective. The intention is to identify risks more accurately and to carry out appropriate corrective actions.
2.	Presently, Bank does not have sufficient long-term financial resources to fund fixed-rate loans and banking book securities. Regarding these conditions, funding sources of fixed-rate loans and banking book securities is calculated from the Core Deposit. To mitigate risks, Bank has set nominal limits on fixed-rate loans and banking book securities, limits on IRRBB and pricing strategies.
3.	Measurements of IRRBB consolidated are carried out on a quarterly basis by using two (2) methods as follows: a. measurement based on changes in economic value of equity, which measures the impact of changes in interest rates on the economic value of the Bank's equity (economic value perspective), and b. measurement based on changes in net interest income, which measures the impact of interest rate changes on earnings of the Bank (earnings-based perspective).
4.	Interest rate shock scenarios used by Bank in measuring IRRBB is in accordance with the standard interest rate shock scenarios, which is stated in the Financial Services Authority Circular Letter No.12 /SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book for Commercial Banks. Economic Value of Equity (EVE) Methods use six (6) interest rate shock scenarios, as follows: 1) parallel shock up, 2) parallel shock down, 3) steeper shock (short rates down and long rates up), 4) flattener shock (short rates up and long rates down), 5) short rates shock up, 6) short rates shock down. Net Interest Income (NII) Methods use two (2) interest rate shock scenarios, as follows: 1) parallel shock up, 2) parallel shock down.
5.	EVE method calculates the cash flows of the principal amount and interest payments on the balance sheet positions that are sensitive to interest rates, which then discounted at the relevant interest rates. The Bank does not calculate a commercial margin and spread components in the cash flows. EVE calculation uses notional cash flows multiplied by the reference rate (base rate) on the transaction date and then discounted by the risk-free rate at the reporting date. The IRRBB calculation uses a Core deposit, which is part of a stable Non Maturity Deposit with a very small change in interest rates despite significant changes in interest rates in the market. Bank identifies core deposit and non-core deposits from stable funds (retail transactional, retail non-transactional and wholesale). Placement of core deposit cash flows carried out using uniform slotting on time-bucket over 1 (one) year with the length of period for each category refers to FSA Circular Letter No. 12 / SEOJK.03 / 2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book (Interest Rate Risk in the Banking Book) for Commercial Banks. The methodology to estimate prepayment rate for loans and early withdrawal rate for time deposits uses historical data within a year. Bank performs add-on calculations for automatic interest rate options on a floating rate mortgage loan with embedded caps by using Black-Scholes model. Bank measures IRRBB for significant currencies, IDR and USD. In total IRRBB, the maximum negative (absolute) value of the two currencies is aggregated.
6.	As of Jun 30 2021, IRRBB (EVE method) for BCA as consolidated increased by 0.96% compared to Dec 31 2020, from 7.05% to 8.01%. And for NII Method increased by 0.22%, from 1.90% to 2.12%. This was caused by the increase in Repriced Assets over 1 year (6.61%) , which was greater than the increase in Core Deposits over 1 year (3.83%).
Quantitative Disclosure	
1.	Average repricing maturity applied for NMD is 2.9 years.
2.	The longest repricing maturity applied for NMD is 5 Years.

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

IRRBB REPORT

Bank : PT Bank Central Asia (individual)

Statement Position: June 30, 2021

Currency : **Rupiah**

In Million Period	ΔEVE		ΔNII	
	T	T-1	T	T-1
<i>Parallel up</i>	(13,430,948)	(12,598,400)	(392,901)	1,172,887
<i>Parallel down</i>	16,043,381	14,980,205	278,565	(1,283,072)
<i>Steepener</i>	(3,868,188)	(3,759,230)		
<i>Flattener</i>	1,039,613	1,139,473		
<i>Short rate up</i>	(5,680,980)	(5,259,163)		
<i>Short rate down</i>	5,010,738	4,439,786		
Maximum Negative Value (absolute)	13,430,948	12,598,400	392,901	1,283,072
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	168,611,858	159,884,418	54,653,441	55,613,539
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	7.97%	7.88%	0.72%	2.31%

IRRBB REPORT

Bank : PT Bank Central Asia (individual)

Statement Position: June 30, 2021

Currency : **USD**

In Million Period	ΔEVE		ΔNII	
	T	T-1	T	T-1
<i>Parallel up</i>	665,026	725,852	872,038	841,762
<i>Parallel down</i>	(233,444)	(168,463)	(872,090)	(841,805)
<i>Steepener</i>	(81,139)	(80,402)		
<i>Flattener</i>	61,873	195,162		
<i>Short rate up</i>	328,528	473,631		
<i>Short rate down</i>	(241,589)	(179,506)		
Maximum Negative Value (absolute)	241,589	179,506	872,090	841,805
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	168,611,858	159,884,418	54,653,441	55,613,539
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	0.14%	0.11%	1.60%	1.51%

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

IRRBB REPORT

Bank : PT Bank Central Asia (Consolidated)

Statement Position: June 30, 2021

Currency : **Rupiah**

In Million Period	ΔEVE		ΔNII	
	T	T-1	T	T-1
<i>Parallel up</i>	(14,304,124)	(12,616,860)	(320,593)	(73,964)
<i>Parallel down</i>	17,047,305	15,182,153	203,625	(42,247)
<i>Steepener</i>	(3,924,951)	(3,257,716)		
<i>Flattener</i>	903,381	695,637		
<i>Short rate up</i>	(6,192,133)	(5,597,874)		
<i>Short rate down</i>	5,516,071	4,986,312		
Maximum Negative Value (absolute)	14,304,124	12,616,860	320,593	73,964
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	181,626,564	179,945,482	56,289,785	55,219,533
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	7.88%	7.01%	0.57%	0.13%

IRRBB REPORT

Bank : PT Bank Central Asia (Consolidated)

Statement Position: June 30, 2021

Currency : **USD**

In Million Period	ΔEVE		ΔNII	
	T	T-1	T	T-1
<i>Parallel up</i>	633,966	608,221	874,396	974,197
<i>Parallel down</i>	(230,205)	(45,644)	(874,448)	(974,274)
<i>Steepener</i>	(86,667)	(64,915)		
<i>Flattener</i>	55,346	189,779		
<i>Short rate up</i>	312,470	423,595		
<i>Short rate down</i>	(238,371)	(47,508)		
Maximum Negative Value (absolute)	238,371	64,915	874,448	974,274
Tier 1 Capital (to ΔEVE) or Projected Income (for ΔNII)	181,626,564	179,945,482	56,289,785	55,219,533
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	0.13%	0.04%	1.55%	1.76%

REPORT ON CALCULATION FOR QUARTERLY LIQUIDITY COVERAGE RATIO (LCR)

(in million Rupiah)

No	COMPONENTS	BANK ONLY				CONSOLIDATED			
		Quarter II 2021		Quarter I 2021		Quarter II 2021		Quarter I 2021	
		Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate
1	Total data used in LCR calculation		59 days		61 hari		59 hari		61 hari
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		428.269.829		416.963.766		434.162.615		423.332.715
CASH OUTFLOW									
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	693.301.087	43.829.661	667.997.810	41.986.776	696.146.466	44.067.534	670.724.804	42.225.006
	a. Stable Deposit/Funding	510.008.945	25.500.447	496.260.104	24.813.005	510.942.261	25.547.113	496.949.488	24.847.474
	b. Less Stable Deposit/Funding	183.292.142	18.329.214	171.737.706	17.173.771	185.204.205	18.520.420	173.775.316	17.377.532
4	Wholesale Funding, consist of:	185.924.752	50.053.880	176.990.681	47.728.860	187.616.332	50.976.954	178.781.427	48.724.596
	a. Operational deposit	151.462.727	35.902.046	143.232.571	33.846.597	152.125.282	36.066.454	143.825.514	33.999.627
	b. Non operational deposit and/or Other Non Operational liabilities	34.462.025	14.151.834	33.758.110	13.882.263	35.491.050	14.910.500	34.955.913	14.724.969
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-	-	-	-	-
5	Secured Funding								
6	Other cash outflow (additional requirement), consist of:	290.984.264	37.966.627	306.323.836	39.416.877	291.726.997	38.352.703	307.281.977	40.082.259
	a. cash outflow from derivative transaction	13.853.339	13.853.339	17.335.604	17.335.604	13.853.339	13.853.339	17.335.604	17.335.604
	b. cash outflow from additional liquidity requirement	-	-	-	-	-	-	-	-
	c. cash outflow from liquidation of funding	-	-	-	-	-	-	-	-
	d. cash outflow from disbursement of loan commitment and liquidity facilities	189.797.027	20.721.536	191.289.882	20.976.696	189.226.188	20.704.589	190.712.622	20.956.753
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-	-	-	-	-
	f. cash outflow from other funding related contingencies liabilities	84.987.288	1.045.142	97.612.776	1.019.003	85.898.862	1.046.167	98.463.359	1.019.510
	g. other contractual cash outflow	2.346.610	2.346.610	85.574	85.574	2.748.608	2.748.608	770.392	770.392
7	TOTAL CASH OUTFLOW		131.850.168		129.132.513		133.397.191		131.031.861
CASH INFLOW									
8	Secured lending	-	-	-	-	1.472	1.472	459	459
9	Inflows from fully performing exposures	25.719.835	7.255.550	25.136.439	7.505.751	27.132.000	7.840.607	26.829.527	8.209.313
10	Other Cash Inflow	13.741.481	13.741.481	17.141.902	17.141.902	13.741.481	13.741.481	17.141.902	17.141.902
11	TOTAL CASH INFLOW	39.461.316	20.997.031	42.278.341	24.647.653	40.874.953	21.583.560	43.971.888	25.351.674
			TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹
12	TOTAL HQLA		428.269.829		416.963.766		434.162.615		423.332.715
13	NET CASH OUTFLOWS		110.853.137		104.484.860		111.813.631		105.680.187
14	LCR (%)		386,34%		399,07%		388,29%		400,58%

Information:
¹ Adjusted values are calculated after the imposition of a reduction in value (haircut), run-off rate, and inflow rate as well as the maximum limit for HQLA components, for example the maximum limit for HQLA Level 2B and HQLA Level 2 and the maximum limit of cash inflows can be taken into account in LCR.
 The outstanding value of Quarter II 2021 is the average LCR during the working days of Apr 2021 to Jun 2021 (59 data points), while Quarter I 2021 is the average LCR during the working days of Jan 2021 to Mar 2021 (61 data points).

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

QUARTERLY LIQUIDITY COVERAGE RATIO (LCR) REPORT

Analysis for Bank Only

- The calculation of BCA's Liquidity Coverage Ratio (Bank Only) for Quarter II 2021 is based on the average daily position from April 2021 until June 2021. Meanwhile, the calculation for Quarter I 2021 is based on the average daily position from January 2021 until March 2021, respectively.
- BCA's Liquidity Coverage Ratio (Bank Only) for Quarter II 2021 decreased by 12.73%, from 399.07% (Quarter I 2021) to 386.34% (Quarter II 2021). Such decrease in ratio was particularly due to an increase in Net Cash Outflow (NCO) after run-off by 6.09% (Rp6.37 trillion) which was higher than the increase in weighted value of HQLA of 2.71% (Rp11.31 trillion). The increase in NCO after run-off was mainly caused by the increase in funding from retail, micro and small businesses, as well as corporate customers amounting to Rp4.17 trillion and the increase in other contractual cash outflow (example: dividend) amounted to Rp2.26 trillion. Meanwhile, the increase in HQLA was particularly driven by an increase in placement with BI amounted to Rp26.03 trillion, an increase in Cash amounted to Rp0.80 trillion and the decline in marketable securities issued by the Indonesian government and Bank Indonesia amounted to Rp15.92 trillion.
- In terms of composition, BCA's HQLA for Quarter II 2021 is comprised of Level 1 HQLA of 98.80%; Level 2A HQLA of 0.84%; and level 2B HQLA of 0.36%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 76.03% and placement with Bank Indonesia of 19.90%, respectively.
- BCA's third party deposits composition during Quarter II 2021 was mainly contributed by CASA at around 77.98%. The composition can be seen on the Table 1 below:

Table 1. BCA's funding composition (Bank Only) during Quarter II 2021.

	Total Rp & Va
Current Account	28.40%
Savings Account	49.58%
CASA	77.98%
Time Deposit	22.02%
Total	100%

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD1,946.56 million.
- In managing its liquidity, the Bank has properly identified, measured, monitored and controlled its liquidity risk. Apart from the LCR ratio, the Bank also monitors condition and sufficiency of liquidity through maturity profile report, cash flow projection, NSFR report and other liquidity ratios. The Bank has established a limit, early warning indicators, contingency funding plan and recovery plan related to liquidity risk.

Analysis on a Consolidated Basis

- The calculation of BCA's Liquidity Coverage Ratio (Consolidated) for Quarter II 2021 is based on the average daily position from April 2021 until June 2021. Meanwhile, the calculation for Quarter I 2021 is based on the average daily position from January 2021 until March 2021, respectively.
- BCA's Liquidity Coverage Ratio (Consolidated) for Quarter II 2021 decreased by 12.29%, from 400.58% (Quarter I 2021) to 388.29% (Quarter II 2021). Such decrease in ratio was particularly due to an increase in Net Cash Outflow (NCO) after run-off by 5.80% (Rp6.13 trillion) which was higher than the increase in weighted value of HQLA of 2.56% (Rp10.83 trillion). The increase in NCO after run-off was mainly caused by the increase in funding from retail, micro and small businesses, as well as corporate customers amounting to Rp4.09 trillion and the increase in other contractual cash outflow (example: dividend) amounted to Rp1.98 trillion. Meanwhile, the increase in HQLA was particularly driven by an increase in placement with BI amounted to Rp26.34 trillion, an increase in Cash amounted to Rp0.80 trillion and the decline in marketable securities issued by the Indonesian government and Bank Indonesia amounted to Rp16.79 trillion.
- In terms of composition, BCA's HQLA BCA for Quarter II 2021 is comprised of Level 1 HQLA of 98.61%; Level 2A HQLA of 1.02%; and Level 2B HQLA of 0.37%. Of the total HQLA Level 1, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 75.99% and placement with Bank Indonesia of 19.99%, respectively.
- BCA's third party deposits composition during Quarter II 2021 was mainly contributed by CASA at around 77.64%. The composition can be seen on the Table 2 below:

Table 2. BCA's Funding Composition (Consolidated) for Quarter II 2021

	Total Rp & Va
Current Account	28.30%
Savings Account	49.34%
CASA	77.64%
Time Deposit	22.36%
Total	100%

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD1,946.56 million.
- In managing its liquidity, the Bank has properly identified, measured, monitored and controlled its liquidity risk. Apart from the LCR ratio, the Bank also monitors condition and sufficiency of liquidity through maturity profile report, cash flow projection, NSFR report and other liquidity ratios. The Bank has established a limit, early warning indicators, contingency funding plan and recovery plan related to liquidity risk.

Net Stable Funding Ratio (NSFR) - Bank Only

ASF Component	Reporting Position (March 2021)					Reporting Position (June 2021)					
	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	
	Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		
1	Capital										
2	Regulatory Capital as per POJK KPMM	179.513.704	-	-	442.000	179.955.704	187.853.124	-	-	420.250	188.273.374
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	382.193.194	118.387.122	-	-	475.551.301	402.779.291	118.523.641	-	-	495.237.785
6	Less Stable Deposits	136.686.624	37.741.641	-	-	156.985.439	148.859.705	41.175.365	-	-	171.031.562
7	Wholesale Funding										
8	Operational deposits	142.163.750	-	-	-	71.081.875	149.259.746	-	-	-	74.629.873
9	Other wholesale funding	220.899	33.872.744	-	-	16.635.657	259.692	34.505.096	-	-	16.931.416
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		328.709	-	-			-	-	-	
13	All other liabilities and equity not included in the above categories	37.688	40.449.101	240.908	45.213	165.667	27.919	27.929.783	242.097	18.168	139.216
14	TOTAL ASF					900.375.643					946.243.226

RSF Component	Reporting Position (March 2021)					Reporting Position (June 2021)					
	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	
	Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		
15	Total NSFR HQLA				9.974.793					10.483.173	
16	Deposits held at other financial institutions for operational purposes	9.847.163	-	-	-	4.923.582	11.187.840	-	-	-	5.593.920
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	3.232.984	-	-	323.298	-	1.440.578	-	-	144.058
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	18.917.867	6.675.579	28.872.971	35.048.440	-	22.864.978	4.670.449	33.744.816	39.509.787
20	to non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and public service entities, of which:	-	98.605.171	45.675.090	299.135.698	326.405.474	-	84.750.947	50.936.603	305.571.214	327.579.307
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	640.341	2.555.320	19.386.952	14.199.349	-	3.545.556	162.880	20.857.416	15.411.538
22	Unpledged residential mortgages, of which:	-	3.193	11.013	1.093.806	936.838	-	3.336	24.364	1.015.701	877.196
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	210.964	590.574	48.339.903	31.821.706	-	219.744	928.565	48.014.099	31.783.319
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	17.037.915	1.663.036	10.946.492	18.654.993	-	17.613.019	1.279.801	11.392.924	19.130.396
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets:										
27	Physical traded commodities, including gold	-				-	-				-
28	Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCPs)				-	-				-	-
29	NSFR derivative assets				-	-			43.647		43.647
30	20% NSFR derivative liabilities before deduction of variation margin posted				65.742	65.742				-	-
31	All other assets not included in the above categories	8.835	25.280.109	914.152	37.268.689	63.471.784	10.956	28.699.425	537.855	39.659.554	68.907.790
32	Off-balance sheet items				261.517.626	10.219.781				286.901.972	10.691.558
33	TOTAL RSF					516.045.780					530.155.689
34	Net Stable Funding Ratio (%)					174,48%					178,48%

QUALITATIVE ASSESMENT ON NSFR

Analysis on Bank Only Financial Statement

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) – Bank Only as of 30 Jun 2021 increased by 4.00% when compared to that of the period of 31 Mar 2021; namely from 174.48% (as of 31 Mar'21) to 178.48% (as of 30 Jun'21). The increase in the NSFR value was due to the increase in the Available Stable Funding (ASF) component of 5.09% (Rp45.87 trillion) which was greater than the increase in the Required Stable Funding (RSF) component of 2.73% (Rp14.11 trillion). The increase in the ASF component was mainly due to the increase in the weighted value of deposits provided by retail customers and funding provided by micro and small business customers as well as wholesale funding of Rp37.58 trillion and an increase in regulatory capital of Rp8.32 trillion. Meanwhile, The increase in the RSF component was mainly due to the increase in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp7.05 trillion, an increase in other assets component amounting to Rp5.41 trillion and an increase in deposits held at other financial institutions for operational purposes amounting to Rp0.67 trillion.

The NSFR ratio of BCA on an individual basis currently meets the minimum requirement of 100%. It was supported by a fairly large composition of stable funds (58.22%). The composition of Third Party Funds and Bank Funds can be seen in Table 1 below.

Table 1. Composition of Third Party Funds and Bank Funds - Bank Only as of June 30, 2021

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	39,32%
	b. Fully covered, non-transactional and related	12,89%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	5,67%
	b. Fully covered, non-transactional and related	0,34%
Total Stable Funds		58.22%
Unstable Fund	1. Retail	19,59%
	2. Micro and Small Business Customers	1,64%
Total Unstable Funds		21.23%
Total Operational Deposits		16.67%
Total Non-Operational Deposits		3.88%
Total Third Party Funds and Bank Funds		100.00 %

Net Stable Funding Ratio (NSFR) - Consolidated

ASF Component	Reporting Position (March 2021)					Reporting Position (June 2021)					
	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	
	Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		
1	Capital										
2	Regulatory Capital as per POJK KPMM	187.886.706	-	-	442.000	188.328.706	196.367.383	-	-	420.250	196.787.633
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	383.158.512	118.437.973	-	-	476.516.661	403.907.838	118.583.310	-	-	496.366.590
6	Less Stable Deposits	136.820.100	40.925.416	-	-	159.970.964	149.026.077	44.397.053	-	-	174.080.817
7	Wholesale Funding										
8	Operational deposits	142.831.482	-	-	-	71.415.741	150.128.138	-	-	-	75.064.069
9	Other wholesale funding	220.899	34.666.695	18.440	113.417	16.745.642	259.692	35.674.438	18.499	66.050	17.137.534
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		328.709	-	-			-	-	-	
13	All other liabilities and equity not included in the above categories	111.876	40.637.722	400.630	541.647	816.150	104.291	26.837.216	242.097	514.839	712.259
14	TOTAL ASF					913.793.864					960.148.902

RSF Component	Reporting Position (March 2021)					Reporting Position (June 2021)					
	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	
	Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		
15	Total NSFR HQLA					10.243.492					10.786.364
16	Deposits held at other financial institutions for operational purposes	10.219.171	-	-	-	5.109.586	11.504.203	-	-	-	5.752.102
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	3.232.984	-	-	323.298	-	1.440.578	-	-	144.058
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	107	20.182.319	6.732.136	29.998.035	36.391.467	109	24.080.588	4.732.224	34.841.433	40.819.650
20	to non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and public service entities, of which:	-	99.324.046	46.903.132	306.919.789	333.995.410	-	85.384.486	52.264.793	314.204.425	335.898.401
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	640.341	2.555.320	19.386.952	14.199.349	-	3.545.556	162.880	20.857.416	15.411.538
22	Unpledged residential mortgages, of which:	-	129.725	17.455	1.639.033	1.466.768	-	129.912	30.756	1.516.967	1.369.756
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	210.964	590.574	48.339.903	31.821.706	-	219.744	928.565	48.014.099	31.783.319
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	17.742.185	1.663.036	11.037.194	19.084.225	-	18.341.924	1.305.545	11.422.693	19.533.023
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets:										
27	Physical traded commodities, including gold	-				-	-				-
28	Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCPs)				-	-				-	-
29	NSFR derivative assets				-	-				43.647	43.647
30	20% NSFR derivative liabilities before deduction of variation margin posted				65.742	65.742				-	-
31	All other assets not included in the above categories	8.835	25.112.446	928.196	33.692.952	59.742.429	10.956	27.046.081	548.001	36.190.132	63.795.169
32	Off-balance sheet items				262.122.299	10.208.120				287.557.815	10.683.965
33	TOTAL RSF					522.651.591					536.020.991
34	Net Stable Funding Ratio (%)					174,84%					179,13%

QUALITATIVE ASSESMENT ON NSFR

Analysis on Consolidated Financial Statement

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) - Consolidated as of 30 Jun 2021 increased by 4.29% when compared to that of the period of 31 Mar 2021; namely from 174.84% (as of 31 Mar'21) to 179.13% (as of 30 Jun'21). The increase in the NSFR value was due to the increase in the Available Stable Funding (ASF) component of 5.07% (Rp46.36 trillion) which was greater than the increase in the Required Stable Funding (RSF) component of 2.56% (Rp13.37 trillion). The increase in the ASF component was mainly due to the increase in the weighted value of deposits provided by retail customers and funding provided by micro and small business customers as well as wholesale funding of Rp38.00 trillion and an increase in regulatory capital of Rp8.46 trillion. Meanwhile, The increase in the RSF component was mainly due to the increase in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp7.68 trillion, an increase in other assets component amounting to Rp4.10 trillion and an increase in deposits held at other financial institutions for operational purposes amounting to Rp0.64 trillion.

The NSFR ratio of BCA on a consolidated basis currently meets the minimum requirement of 100%. It was supported by a fairly large composition of stable funds (57.94%). The composition of Third Party Funds and Bank Funds can be seen in Table 1 below.

Table 1. Composition of Third Party Funds, Revenue Sharing Investment Funds, and Bank Funds - Consolidated as of June 30, 2021

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	39,15%
	b. Fully covered, non-transactional and related	12,81%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	5,64%
	b. Fully covered, non-transactional and related	0,34%
Total Stable Funds		57.94%
Unstable Fund	1. Retail	19,80%
	2. Micro and Small Business Customers	1,65%
Total Unstable Funds		21.45%
Total Operational Deposits		16.65%
Total Non-Operational Deposits		3.96%
Total Third Party Funds and Bank Funds		100.00%

Report On Asset Encumbrance - ENC

as of June 30, 2021

(in million Rp)

		BANK ONLY				CONSOLIDATED			
		a	b	c	d	a	b	c	d
		Encumbered Asset	Asset placed or pledged to Central Bank but yet to be used to create liquidity	Unencumbered asset	Total	Encumbered Asset	Asset placed or pledged to Central Bank but yet to be used to create liquidity	Unencumbered asset	Total
1	HQLA Level 1								
	a. Cash and Cash equivalent	-	-	15,413,522	15,413,522	-	-	15,424,961	15,424,961
	b. Placement with Bank Indonesia:								
	- Current account	-	-	53,338,477	53,338,477	-	-	53,542,212	53,542,212
	- Fine Tune Operation	-	-	58,369,477	58,369,477	-	-	58,686,670	58,686,670
	- Deposit Facility	-	-	13,600,000	13,600,000	-	-	14,389,000	14,389,000
	c. Bank Indonesia Certificates	-	-	-	-	-	-	-	-
	d. Bank Indonesia Syariah Certificates	-	-	-	-	-	-	-	-
	e. Bank Indonesia Syariah Bond	-	-	-	-	-	-	1,181,529	1,181,529
	f. Bank Indonesia Marketable Securities	-	-	25,314,713	25,314,713	-	-	25,314,713	25,314,713
	g. Reverse Repo counterparty BI	-	-	128,590,232	128,590,232	-	-	129,105,661	129,105,661
	h. Government Bonds (Rupiah)	-	50,339,332	89,671,757	140,011,089	44,429	50,625,510	91,771,913	142,441,852
	i. Government Bonds (Foreign currencies)	-	-	4,567,817	4,567,817	-	-	4,848,131	4,848,131
2	HQLA Level 2A	-	-	4,331,855	4,331,855	-	-	4,607,838	4,607,838
3	HQLA Level 2B	-	-	3,619,674	3,619,674	-	-	3,872,154	3,872,154
	Total HQLA	-	50,339,332	396,817,524	447,156,856	44,429	50,625,510	402,744,782	453,414,721

Qualitative Analysis

- Encumbered assets are bank assets restricted, both legally and contractually by the Bank, for supporting liquidity under stress conditions. Encumbered assets do not include assets being placed with or pledged to Bank Indonesia but yet to be used to create liquidity, as stipulated by the POJK on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks.
- Unencumbered assets are assets that qualify as High Quality Liquid Asset (HQLA) as stipulated by the POJK on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks
- Referring to the explanation of POJK No 42/POJK.03/2015 on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks, article 9, sub-article (3) letter a, an example of encumbered assets placed with or pledged to Bank Indonesia, but yet to be used to create liquidity, is the secondary statutory reserves (now known as the Macroprudential Liquidity Buffer).
- BCA's HQLA position which is categorized as encumbered assets as of 30 June 2021 on a consolidated basis is Rp44,4 billion.

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

(in million rupiah)

No.	Indicator Approach	As of June 30, 2021			As of June 30, 2020		
		Average Gross Income in the past 3 years	Capital Charge	RWA	Income in the past 3 years	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Basic Indicator Approach	63,618,528	9,542,779	119,284,741	58,509,646	8,776,447	109,705,586
	Total	63,618,528	9,542,779	119,284,741	58,509,646	8,776,447	109,705,586

40.b. Quantitative Disclosure of Operational Risk - Consolidated

(in million rupiah)

No.	Indicator Approach	As of June 30, 2021			As of June 30, 2020		
		Average Gross Income in the past 3 years	Capital Charge	RWA	Income in the past 3 years	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Basic Indicator Approach	67,284,999	10,092,750	126,159,374	62,223,619	9,333,543	116,669,286
	Total	67,284,999	10,092,750	126,159,374	62,223,619	9,333,543	116,669,286