

Tabel 1 Umum - Ukuran Utama

Table 1 General - Key Metrics

| No. | Deskripsi/ Descriptions | a | | b | |
|---|--|------------|------------|-----------|-----------|
| | | T | T-1 | T | T-1 |
| Modal yang Tersedia (nilai) / Available capital (amounts) | | | | | |
| 1 | Modal Inti Utama (CET1) / Common Equity Tier 1 (CET1) | 3,704,523 | 3,773,134 | 3,704,523 | 3,773,134 |
| 2 | Modal Inti (Tier 1) / Tier 1 | 3,704,523 | 3,773,134 | 3,736,464 | 3,817,359 |
| 3 | Total Modal / Total capital | | | | |
| Aset Tertimbang Menurut Risiko (Nilai) / Risk-weighted assets (amounts) | | | | | |
| 4 | Total Aset Tertimbang Menurut Risiko (ATMR) / Total risk-weighted assets (RWA) | 4,758,248 | 5,220,220 | | |
| Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR / Risk-based capital ratios as a percentage of RWA | | | | | |
| 5 | Rasio CET1 (%) / CET1 ratio (%) | 77.85% | 72.28% | | |
| 6 | Rasio Tier 1 (%) / Tier 1 ratio (%) | 77.85% | 72.28% | | |
| 7 | Rasio Total Modal (%) / Total capital ratio (%) | 78.53% | 73.13% | | |
| Tambahan CET1 yang berfungsi sebagai buffer dalam bentuk persentase dari ATMR / Additional CET1 buffer requirements as a percentage of RWA | | | | | |
| 8 | Capital conservation buffer (2.5% dari ATMR) (%) / Capital conservation buffer requirement (2.5% from RWA) (%) | 0.00% | 0.00% | | |
| 9 | Countercyclical Buffer (0 - 2.5% dari ATMR) (%) / Countercyclical buffer requirement (0 - 2.5% from RWA) (%) | 0.00% | 0.00% | | |
| 10 | Capital Surcharge untuk Bank Sistemik (1% - 2.5%) (%) / Bank G-SIB and/or D-SIB additional requirements (%) | 0.00% | 0.00% | | |
| 11 | Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10) / Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10) | 0.00% | 0.00% | | |
| 12 | Komponen CET1 untuk buffer / CET1 available after meeting the bank's minimum capital requirements (%) | 0.00% | 0.00% | | |
| Rasio pengungkit sesuai Basel III / Basel III leverage ratio | | | | | |
| 13 | Total Eksposur / Total Basel III leverage ratio exposure measure | 13,981,580 | 13,968,892 | | |
| 14 | Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) / Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) | 26.50% | 27.01% | | |
| 14b | Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) / Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) | 26.50% | 27.01% | | |
| 14c | Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset Securities Financing Transaction (SFT) secara gross / Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets | 26.50% | 27.01% | | |
| 14d | Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross / Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets | 26.50% | 27.01% | | |
| Rasio Kecukupan Likuiditas (LCR) / Liquidity Coverage Ratio (LCR) | | | | | |
| 15 | Total Aset Likuid Berkualitas Tinggi (HQLA) / Total high-quality liquid assets (HQLA) | 6,983,749 | 5,643,236 | | |
| 16 | Total Arus Kas Keluar Bersih (net cash outflow) / Total net cash outflow | 818,113 | 445,616 | | |
| 17 | LCR (%) / LCR ratio (%) | 853.64% | 1266.39% | | |
| Rasio Pendanaan Stabil Bersih (NSFR) / Net Stable Funding Ratio (NSFR) | | | | | |
| 18 | Total Pendanaan Stabil yang Tersedia (ASF) / Total available stable funding | 7,448,270 | 7,689,053 | | |
| 19 | Total Pendanaan Stabil yang Diperlukan (RSF) / Total required stable funding | 2,902,189 | 3,579,707 | | |
| 20 | NSFR (%) / NSFR ratio (%) | 256.64% | 214.80% | | |

Analisis Kualitatif/Qualitative Analysis

Analisis Kualitatif Permodalan dapat dilihat pada Komposisi dan rasio Modal (halaman 46) / Capital Qualitative Analysis can be seen in the capital composition and ratio (page 46)

*T adalah periode triwulanan, T-1 adalah periode 1 triwulan sebelumnya / * T is the quarterly period, T-1 is the period 1 previous quarter

Table 2 Umum - Perbedaan antara Cakupan Konsolidasi dan Mapping pada Laporan Keuangan sesuai Standar Akuntansi Keuangan dengan Kategori Risiko sesuai dengan Ketentuan Otoritas Jasa Keuangan Kategori Risiko (11)

Table 2 General - Difference between consolidated scope and mapping in the financial statement in accordance with financial accounting standards by risk categories as reported by regulatory for risk categories

| | a | b | c | d | e | f | g |
|---|---|--|---|---|---|--|---|
| | Nilai tercatat masing-masing risiko / Carrying amount of each risk items | | | | | | |
| | Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan/ Carrying values as reported in published financial statements | Nilai tercatat berdasarkan prinsip kehati-hatian/ Carrying values under scope of regulatory. | Sesuai kerangka risiko kredit/ Subject to credit risk framework | Sesuai kerangka counterparty credit risk/ Subject to counterparty credit risk framework | Sesuai kerangka sekuritisasi/ Subject to the securitisation framework | Sesuai kerangka risiko pasar/ Subject to the market risk framework | Tidak mengacu pada persyaratan pemodalan atau berdasarkan pengurangan modal/ Not subject to capital requirements or subject to deduction from capital |
| Aset/ Assets | | | | | | | |
| Kas/ Cash | 3,896 | - | 3,896 | - | - | 2,522 | - |
| Penempatan pada Bank Indonesia/ Placement with Bank Indonesia | | | | | | | |
| Penempatan pada bank lain / Placement with other banks | 2,160,830 | - | 2,160,830 | - | - | 1,095,902 | - |
| Tagihan spot dan derivatif/forward/ Spot and derivative/forward receiv | 229 | - | 229 | - | - | - | - |
| Surat berharga yang dimiliki/ Securities | 344,137 | - | - | 138,899 | - | 1,075,536 | - |
| Surat berharga yang dijual dengan janji dibeli kembali (repo)/ Securities sold under repurchase agreement (repo) | 6,482,525 | - | 6,482,525 | - | - | - | - |
| Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo)/ Claims on securities bought under reverse repo | - | - | - | - | - | - | - |
| Tagihan akseptasi/ Acceptance receivables | 29,429 | - | 29,429 | - | - | 29,429 | - |
| Kredit yang diberikan/ Loans | 3,207,216 | - | 3,207,216 | - | - | 1,991,460 | - |
| Pembiayaan syariah/ Sharia financing | - | - | - | - | - | - | - |
| Penyertaan modal/ Equity investment | - | - | - | - | - | - | - |
| Aset keuangan lainnya/ Other financial assets | 13,762 | - | 13,762 | - | - | 2,938 | - |
| Cadangan kerugian penurunan nilai aset keuangan/ Impairment on financial assets -/- | | | | | | | |
| a. Surat berharga yang dimiliki/ securities | - | - | - | - | - | - | - |
| b. Kredit yang diberikan dan pembiayaan syariah/ Loans and Sharia financing | (31,714) | - | - | - | - | - | - |
| c. Lainnya/ Others | (284) | - | - | - | - | - | - |
| Aset tidak berwujud/ Intangible assets | 13,536 | - | - | - | - | - | - |
| Akumulasi amortisasi aset tidak berwujud/ Accumulated amortization on intangible asset -/- | (4,309) | - | - | - | - | - | - |
| Aset tetap dan inventaris/ Fixed assets and equipment | 129,429 | - | 129,429 | - | - | - | - |
| Akumulasi penyusutan aset tetap dan inventaris/ Accumulated depreciation on fixed assets and equipment -/- | (33,023) | - | (33,023) | - | - | - | - |
| Aset non produktif/ Non earning assets | | | | | | | |
| a. Properti terbengkalai/ Abandoned property | - | - | - | - | - | - | - |
| b. Anekan yang diambil alih/ Foreclosed collateral | - | - | - | - | - | - | - |
| c. Rekening tunjangan/ Suspense account | - | - | - | - | - | - | - |
| d. Aset antarkantor/ Inter-Office assets | - | - | - | - | - | - | - |
| Aset lainnya/ Other assets | 571,442 | - | 551,220 | - | - | 17 | - |
| JUMLAH ASET/ TOTAL ASSETS | 12,887,101 | - | 12,545,512 | 138,899 | - | 4,197,804 | - |
| Kewajiban/ Liabilities | | | | | | | |
| Giro/ Current account | 2,804,115 | - | - | - | - | 470,454 | - |
| Tabungan/ Saving account | - | - | - | - | - | - | - |
| Deposito/ Time deposit | 689,200 | - | - | - | - | - | - |
| Uang Elektronik/ Electronic money | - | - | - | - | - | - | - |
| Liabilitas kepada Bank Indonesia/ Liabilities to Bank Indonesia | - | - | - | - | - | - | - |
| Liabilitas kepada bank lain/ Liabilities to other banks | - | - | - | - | - | - | - |
| Liabilitas spot dan derivatif/forward/ Spot and derivative/forward liabilities | 241,794 | - | - | 663,950 | - | 2,097,141 | - |
| Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo)/ Liabilities on securities sold under repurchase agreement (repo) | - | - | - | - | - | - | - |
| Liabilitas akseptasi/ Acceptance liabilities | 29,429 | - | - | - | - | 29,429 | - |
| Surat berharga yang diterbitkan/ Issued securities | - | - | - | - | - | - | - |
| Pinjaman/pembiayaan yang diterima/ Loans/financing received | 290,000 | - | - | - | - | - | - |
| Setoran jaminan/ Margin deposit | - | - | - | - | - | - | - |
| Liabilitas antarkantor/ Inter-Office liabilities | 7,838,273 | - | - | - | - | 5,558,744 | - |
| Liabilitas lainnya/ Other liabilities | 485,498 | - | - | - | - | 11,610 | - |
| TOTAL LIABILITAS/ TOTAL LIABILITIES | 12,378,309 | - | - | 663,950 | - | 8,167,379 | - |
| EKUITAS/ EQUITIES | | | | | | | |
| Modal disetor/ Paid in Capital | | | | | | | |
| a. Modal dasar/ Capital | 363 | - | - | - | - | - | - |
| b. Modal yang belum disetor/ Unpaid capital -/- | - | - | - | - | - | - | - |
| c. Saham yang dibeli kembali/ Treasury stock -/- | - | - | - | - | - | - | - |
| Tambahan modal disetor/ Additional paid in capital | | | | | | | |
| a. Aqiq/ Aqiq | - | - | - | - | - | - | - |
| b. Disagio/ Disagio -/- | - | - | - | - | - | - | - |
| c. Dana setoran modal/ Fund for paid up capital | - | - | - | - | - | - | - |
| d. Lainnya/ Others | - | - | - | - | - | - | - |
| Penghasilan komprehensif lain/ Other comprehensive income | | | | | | | |
| a. Keuntungan/ Gains | 14,429 | - | - | - | - | - | - |
| b. Kerugian/ Losses -/- | - | - | - | - | - | - | - |
| Cadangan/ Reserves | | | | | | | |
| a. Cadangan umum/ General reserves | - | - | - | - | - | - | - |
| b. Cadangan tujuan/ Appropriated reserves | - | - | - | - | - | - | - |
| Laba/rugi / Gain/ Loss | | | | | | | |
| a. Tahun-tahun lalu/ Previous years | 384,725 | - | - | - | - | - | - |
| b. Tahun berjalan/ Current year | 109,275 | - | - | - | - | - | - |
| c. Dividen yang dibayarkan/ Dividend paid -/- | - | - | - | - | - | - | - |
| JUMLAH EKUITAS/ TOTAL EQUITY | 508,792 | - | - | - | - | - | - |
| JUMLAH LIABILITAS DAN EKUITAS/ TOTAL LIABILITIES AND EQUITIES | 12,887,101 | - | - | 663,950 | - | 8,167,379 | - |

Analisis Kualitatif/ Qualitative Analysis

Semua aset dalam Mata Uang Asing terkena ATMR Pasar/ All assets held in Foreign Currency are exposed to Market RWA

Tabel 3 Umum - Perbedaan Utama antara Nilai Tercatat sesuai Standar Akuntansi Keuangan dengan Nilai Eksposur sesuai dengan Ketentuan OJK (L12)

Table 3 General - Differences between carrying value in accordance with Indonesian Financial Accounting Standards with exposure value in accordance with Financial Services Authority (L12)

| | a | b | c | d | e |
|--|---|---|---|---|--|
| | Jumlah/ Total | Sesuai kerangka risiko kredit/ Subject to credit risk framework | Sesuai kerangka sekuritisasi/ Subject to the securitisation framework | Sesuai kerangka counterparty credit risk/ Subject to counterparty credit risk framework | Sesuai kerangka risiko pasar/ Subject to the market risk framework |
| Nilai tercatat aset sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada template L11) / Asset carrying value amount under scope of regulatory consolidation (as per template L11) | 16,882,216 | 12,545,512 | - | 138,899 | 4,197,804 |
| Nilai tercatat liabilitas sesuai lingkup sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada template L11) / Liabilities carrying value amount under regulatory scope of consolidation (as per template L11)/ Total nilai bersih sesuai dengan cakupan konsolidasi ketentuan kehati-hatian / Total net amount under regulatory scope of consolidation | 8,831,329 | - | - | 663,950 | 8,167,379 |
| Nilai rekening administratif / Off-balance sheet amounts | 8,050,887 | 12,545,512 | - | (525,051) | (3,969,575) |
| Perbedaan valuasi / Differences in valuations | - | - | - | - | - |
| Perbedaan antara netting rules, selain dari yang termasuk pada baris 2. / Differences due to different netting rules, other than those already included in row 2 | - | - | - | - | - |
| Perbedaan provisi / Differences due to consideration of provisions | - | - | - | - | - |
| Perbedaan prudential filters / Differences due to prudential filters | - | - | - | - | - |
| Nilai eksposur yang dipertimbangkan, sesuai dengan cakupan konsolidasi ketentuan kehati-hatian / Exposure amounts considered for regulatory purposes | - | - | - | - | - |
| | | | | | |
| | Analisis Kualitatif/ Qualitative Analysis | | | | |

| No | Komponen (Bahasa Indonesia) | Component (Bahasa Inggris) | Jumlah (Dalam Jutaan Rupiah) / Amount (In Million Rupiah) | No. Ref. yang berasal dari Neraca Konsolidasi / Ref. Number from Consolidated Balance Sheet |
|--|--|--|---|---|
| CET 1: Instrumen dan Tambahan Modal Disetor | | Common Equity Tier 1 Capital: Instruments and Reserves | | |
| 1 | Saham biasa (termasuk stock surplus) | Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus | 3,235,841 | |
| 2 | Laba ditahan | Retained earnings | 494,000 | |
| 3 | Akumulasi penghasilan komprehensif lain (dan cadangan lain) | Accumulated other comprehensive income (and other reserves) | 16,224 | |
| 4 | Modal yang termasuk phase out dari CET1 | Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) | N/A | |
| 5 | Kepentingan Non Pengendali yang dapat diperhitungkan | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) | N/A | |
| 6 | CET1 sebelum regulatory adjustment | Common Equity Tier 1 capital before regulatory adjustments | N/A | |
| CET 1: Faktor Pengurang (Regulatory Adjustment) | | | | |
| 7 | Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading book | Prudential valuation adjustments | - | |
| 8 | Goodwill | Goodwill (net of related tax liability) | - | |
| 9 | Aset tidak berwujud lainnya (selain Mortgage-Servicing Rights) | Other intangibles other than mortgage-servicing rights (net of related tax liability) | (9,227) | |
| 10 | Aset pajak tangguhan yang berasal dari future profitability | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | N/A | |
| 11 | Cash-flow hedge reserve | Cash-flow hedge reserve | N/A | |
| 12 | Shortfall on provisions to expected losses | Shortfall of provisions to expected losses | N/A | |
| 13 | Keuntungan penjualan aset dalam transaksi sekuritisasi | Securitisation gain on sale (as set out in paragraph 562 of Basel II framework) | - | |
| 14 | Peningkatan/ penurunan nilai wajar atas kewajiban keuangan (DVA) | Gains and losses due to changes in own credit risk on fair valued liabilities | - | |
| 15 | Aset pensiun manfaat pasti | Defined-benefit pension fund net assets | N/A | |
| 16 | Investasi pada saham sendiri (jika belum di net dalam modal di Laporan Posisi Keuangan) | Investments in own shares (if not already netted off paid-in capital on reported balance sheet) | N/A | |
| 17 | Kepemilikan silang pada instrumen CET 1 pada entitas lain | Reciprocal cross-holdings in common equity | - | |
| 18 | Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) | Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold) | N/A | |
| 19 | Investasi signifikan pada saham biasa Bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan (jumlah di atas batasan 10%) | Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) | N/A | |
| 20 | Mortgage servicing rights | Mortgage servicing rights (amount above 10% threshold) | - | |
| 21 | Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, net dari kewajiban pajak) | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) | N/A | |
| 22 | Jumlah melebihi batasan 15% dari: | Amount exceeding the 15% threshold | N/A | |
| 23 | investasi signifikan pada saham biasa financials | of which: significant investments in the common stock of financials | N/A | |
| 24 | mortgage servicing rights | of which: mortgage servicing rights | N/A | |
| 25 | pajak tangguhan dari perbedaan temporer | of which: deferred tax assets arising from temporary differences | N/A | |
| 26 | Penyesuaian berdasarkan ketentuan spesifik nasional | National specific regulatory adjustments | | |
| 26a. | Selisih PPKA dan CKPN | Difference between allowance for possible losses and | (32,678) | |
| 26b. | PPKA non produktif | Allowance for losses on non productive assets required to be provided | - | |
| 26c. | Aset Pajak Tangguhan | Deferred tax asset | - | |
| 26d. | Penyertaan | Investments in shares of stock | N/A | |
| 26e. | Kekurangan modal pada perusahaan anak asuransi | Shortage of capital on insurance subsidiary company | N/A | |
| 26f. | Eksposur sekuritisasi | Securitisation Exposure | - | |
| 26g. | Lainnya | Others | - | |
| 27 | Penyesuaian pada CET 1 akibat AT 1 dan Tier 2 lebih kecil daripada faktor pengurangnya | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions | - | |
| 28 | Jumlah pengurang (regulatory adjustment) terhadap CET 1 | Total regulatory adjustments to Common equity Tier 1 | N/A | |
| 29 | Jumlah CET 1 setelah faktor pengurang | Common Equity Tier 1 capital (CET1) | N/A | |
| Modal Inti Tambahan (AT 1): Instrumen | | Additional Tier 1 capital: instruments | | |
| 30 | Instrumen AT 1 yang diterbitkan oleh Bank (termasuk stock surplus) | Directly issued qualifying Additional Tier 1 instruments plus related stock surplus | N/A | |
| 31 | Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi | of which: classified as equity under applicable accounting standards | N/A | |
| 32 | Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi | of which: classified as liabilities under applicable accounting standards | N/A | |
| 33 | Modal yang termasuk phase out dari AT 1 | Directly issued capital instruments subject to phase out from Additional Tier 1 | N/A | |
| 34 | Instrumen AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi | Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) | N/A | |
| 35 | Instrumen yang diterbitkan Entitas Anak yang termasuk phase out | of which: instruments issued by subsidiaries subject to phase out | N/A | |
| 36 | Jumlah AT 1 sebelum regulatory adjustment | Additional Tier 1 capital before regulatory adjustments | N/A | |
| Modal Inti Tambahan: Faktor Pengurang (Regulatory Adjustment) | | Additional Tier 1 capital: regulatory adjustments | | |
| 37 | Investasi pada instrumen AT 1 sendiri | Investments in own Additional Tier 1 instruments | N/A | |
| 38 | Kepemilikan silang pada instrumen AT 1 pada entitas lain | Reciprocal cross-holdings in Additional Tier 1 instruments | N/A | |
| 39 | Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) | Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) | N/A | |

| No | Komponen (Bahasa Indonesia) | Component (Bahasa Inggris) | Jumlah (Dalam Jutaan Rupiah) / Amount (In Million Rupiah) | No. Ref. yang berasal dari Neraca Konsolidasi / Ref. Number from Consolidated Balance Sheet |
|------|---|---|---|---|
| 40 | Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (<i>net</i> posisi <i>short</i> yang diperkenankan) | Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (<i>net</i> of eligible short positions) | | N/A |
| 41 | Penyesuaian berdasarkan ketentuan spesifik nasional | National specific regulatory adjustments | | |
| 41a. | Penempatan dana pada instrumen AT 1 pada Bank lain | Investments in instrument issued by the other Bank that meet the criteria for inclusion in additional tier 1 | | N/A |
| 42 | Penyesuaian pada AT 1 akibat Tier 2 lebih kecil daripada faktor pengurangannya | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | | N/A |
| 43 | Jumlah faktor pengurang (regulatory adjustment) terhadap AT 1 | Total regulatory adjustments to Additional Tier 1 capital | | N/A |
| 44 | Jumlah AT 1 setelah faktor pengurang | Additional Tier 1 capital (AT1) | | N/A |
| 45 | Jumlah Modal Inti (Tier 1) (CET 1 + AT 1) | Tier 1 capital (T1 = CET 1 + AT 1) | | N/A |
| | Modal Pelengkap (Tier 2): Instrumen dan cadangan | Tier 2 capital: instruments and provisions | | |
| 46 | Instrumen Tier 2 yang diterbitkan oleh Bank (termasuk stock surplus) | Directly issued qualifying Tier 2 instruments plus related stock surplus | | N/A |
| 47 | Modal yang termasuk <i>phase out</i> dari Tier 2 | Directly issued capital instruments subject to phase out from Tier 2 | | N/A |
| 48 | Instrumen Tier 2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi | Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) | | N/A |
| 49 | Modal yang diterbitkan Entitas Anak yang termasuk <i>phase out</i> | of which: instruments issued by subsidiaries subject to phase out | | N/A |
| 50 | Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit | Provisions | 31,941 | |
| 51 | Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang | Tier 2 capital before regulatory adjustments | | N/A |
| | Modal Pelengkap (Tier 2): Faktor Pengurang (Regulatory Adjustment) | Tier 2 capital: regulatory adjustments | | |
| 52 | Investasi pada instrumen Tier 2 sendiri | Investments in own Tier 2 instruments | | N/A |
| 53 | Kepemilikan silang pada instrumen Tier 2 pada entitas lain | Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities | | N/A |
| 54 | Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, <i>net</i> posisi <i>short</i> yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang bank tidak memiliki lebih dari 10% dari saham biasa entitas yang dikeluarkan: jumlah yang sebelumnya ditunjuk untuk batas 5% tetapi yang tidak lagi memenuhi syarat (hanya untuk Bank Sistemik G-SIBs) | 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 | | N/A |
| 55 | Investasi signifikan pada modal atau instrumen TLAC Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (<i>net</i> posisi <i>short</i> yang diperkenankan) | Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (<i>net</i> of eligible short positions) | | N/A |
| 56 | Penyesuaian berdasarkan ketentuan spesifik nasional | National specific regulatory adjustments | | - |
| 56a. | <i>Sinking fund</i> | Sinking fund | | N/A |
| 56b. | Penempatan dana pada instrumen Tier 2 pada Bank lain | Investments in instrument issued by the other Bank that meet the criteria for inclusion in additional tier 2 | | N/A |
| 57 | Jumlah faktor pengurang (regulatory adjustment) Modal Pelengkap | Total regulatory adjustments to Tier 2 capital | | N/A |
| 58 | Jumlah Modal Pelengkap (Tier 2) setelah regulatory adjustment | Tier 2 capital (T2) | | N/A |
| 59 | Total Modal (Modal Inti + Modal Pelengkap) | Total capital | 3,736,464 | |
| 60 | Total Aset Tertimbang Menurut Risiko (ATMR) | Total risk weighted assets | 4,758,248 | |
| | Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (Capital Buffer) | Capital ratios and buffers | 78.53% | |
| 61 | Rasio Modal Inti Utama CET 1 (persentase terhadap ATMR) | Common Equity Tier 1 (as a percentage of risk weighted assets) | | N/A |
| 62 | Rasio Modal Inti Tier 1 (persentase terhadap ATMR) | Tier 1 (as a percentage of risk weighted assets) | | N/A |
| 63 | Rasio Total Modal (persentase terhadap ATMR) | Total capital (as a percentage of risk weighted assets) | 78.53% | |
| 64 | <i>Buffer</i> (persentase terhadap ATMR) | Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) | | - |
| 65 | <i>Capital Conservation Buffer</i> | of which: capital conservation buffer requirement | | - |
| 66 | <i>Countercyclical Buffer</i> | of which: Bank specific countercyclical buffer requirement | | - |
| 67 | <i>higher loss absorbency requirement</i> | Of which: higher loss absorbency requirement | | - |
| 68 | Untuk bank umum konvensional: CET 1 yang tersedia untuk memenuhi Buffer (persentase terhadap ATMR) Untuk kantor cabang dari Bank yang berkedudukan di luar negeri: Bagian Dana Usaha yang ditempatkan dalam CEMA (diungkapkan sebagai persentase dari ATMR) yang tersedia untuk memenuhi Buffer. | Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) | 1,996,858 | |
| | National minima (jika berbeda dari Basel 3) | National minimal (if different from Basel 3) | | |
| 69 | Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3) | National Common Equity Tier 1 minimum ratio | | N/A |
| 70 | Rasio terendah Tier 1 nasional (jika berbeda dengan Basel 3) | National Tier 1 minimum ratio | | N/A |
| 71 | Rasio terendah total modal nasional (jika berbeda dengan Basel 3) | National total capital minimum ratio | | N/A |
| | Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko) | Amounts below the thresholds for deduction (before risk weighting) | | |
| 72 | Investasi non-signifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain | Non-significant investments in the capital and other TLAC liabilities of other financial entities | | N/A |
| 73 | Investasi signifikan pada saham biasa entitas keuangan | Significant investments in the common stock of financial entities | | N/A |
| 74 | <i>Mortgage servicing rights</i> (net dari kewajiban pajak) | Mortgage servicing rights (net of related tax liability) | | N/A |
| 75 | Aset pajak tangguhan yang berasal dari perbedaan temporer (<i>net</i> dari Cap yang dikenakan untuk provisi pada Tier 2) | Deferred tax assets arising from temporary differences (<i>net</i> of related tax applicable caps on the inclusion of provisions in Tier 2) | | N/A |
| 76 | Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap) | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) | | N/A |

| No | Komponen (Bahasa Indonesia) | Component (Bahasa Inggris) | Jumlah (Dalam Jutaan Rupiah) / Amount (In Million Rupiah) | No. Ref. yang berasal dari Neraca Konsolidasi / Ref. Number from Consolidated Balance Sheet |
|--|--|--|---|---|
| 77 | Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan standar | Cap on inclusion of provisions in Tier 2 under standardised approach | | N/A |
| 78 | Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan cap) | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) | | N/A |
| 79 | Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan IRB | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach | | N/A |
| Instrumen Modal yang termasuk phase out (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022) | | Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) | | |
| 80 | Cap pada CET 1 yang termasuk phase out | Current cap on CET1 instruments subject to phase out arrangements | | N/A |
| 81 | Jumlah yang dikecualikan dari CET 1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities) | Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) | | N/A |
| 82 | Cap pada AT 1 yang termasuk phase out | Current cap on AT1 instruments subject to phase out arrangements | | N/A |
| 83 | Jumlah yang dikecualikan dari AT 1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities) | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) | | N/A |
| 84 | Cap pada Tier 2 yang termasuk phase out | Current cap on T2 instruments subject to phase out arrangements | | N/A |
| 85 | Jumlah yang dikecualikan dari Tier 2 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities) | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) | | N/A |
| Analisis Kualitatif/ Qualitative Analysis | | | | |
| Refer ke permodalan/ Refer to capital | | | | |

| No | Pos-pos/ Accounts | Neraca Publikasi/ <i>Published</i> | Neraca Konsolidasi dengan cakupan |
|---|--|---|---|
| | | <i>Statements of Financial Position</i> | konsolidasi berdasarkan ketentuan kehati-hatian/ <i>Consolidated Statements of Financial Position Under Regulatory Scope of Consolidation</i> |
| | | 31 Desember 2020 / 31 December 2020 | 31 Desember 2020 / 31 December 2020 |
| ASET/ ASSETS | | | |
| 1 | Kas/ <i>Cash</i> | 3,896 | - |
| 2 | Penempatan pada Bank Indonesia/ <i>Placement with Bank Indonesia</i> | 2,160,830 | - |
| 3 | Penempatan pada bank lain / <i>Placement with other banks</i> | 229 | - |
| 4 | Tagihan spot dan derivatif/forward/ <i>Spot and derivative/forward receivables</i> | 344,137 | - |
| 5 | Surat berharga yang dimiliki/ <i>Securities</i> | 6,482,525 | - |
| 6 | Surat berharga yang dijual dengan janji dibeli kembali (repo)/ <i>Securities sold under repurchase agreement (repo)</i> | - | - |
| 7 | Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo)/ <i>Claims on securities bought under reverse repo</i> | - | - |
| 8 | Tagihan akseptasi/ <i>Acceptance receivables</i> | 29,429 | - |
| 9 | Kredit yang diberikan/ <i>Loans</i> | 3,207,216 | - |
| 10 | Pembiayaan syariah/ <i>Sharia financing</i> | - | - |
| 11 | Penyertaan modal/ <i>Equity investment</i> | - | - |
| 12 | Aset keuangan lainnya/ <i>Other financial assets</i> | 13,762 | - |
| 13 | Cadangan kerugian penurunan nilai aset keuangan/ <i>Impairment on financial assets -/</i> | - | - |
| | a. Surat berharga yang dimiliki/ <i>securities</i> | - | - |
| | b. Kredit yang diberikan dan pembiayaan syariah/ <i>Loans and Sharia financing</i> | (31,714) | - |
| | c. Lainnya/ <i>Others</i> | (284) | - |
| 14 | Aset tidak berwujud/ <i>Intangible assets</i> | 13,536 | - |
| | Akumulasi amortisasi aset tidak berwujud/ <i>Accumulated amortization on intangible asset -/</i> | (4,309) | - |
| 15 | Aset tetap dan inventaris/ <i>Fixed assets and equipment</i> | 129,429 | - |
| | Akumulasi penyusutan aset tetap dan inventari/ <i>Accumulated depreciation on fixed assets and equipment -/</i> | (33,023) | - |
| 16 | Aset non produktif/ <i>Non earning assets</i> | - | - |
| | a. Properti terbengkalai/ <i>Abandoned property</i> | - | - |
| | b. Agunan yang diambil alih/ <i>Foreclosed collateral</i> | - | - |
| | c. Rekening tunda/ <i>Suspense account</i> | - | - |
| | d. Aset antarkantor/ <i>Inter-Office assets</i> | - | - |
| 17 | Aset lainnya/ <i>Other assets</i> | 571,442 | - |
| JUMLAH ASET/ TOTAL ASSETS | | 12,887,101 | - |
| LIABILITAS DAN EKUITAS/ LIABILITIES AND EQUITIES | | | |
| 1 | Giro/ <i>Current account</i> | 2,804,115 | - |
| 2 | Tabungan/ <i>Saving account</i> | - | - |
| 3 | Deposito/ <i>Time deposit</i> | 689,200 | - |
| 4 | Uang Elektronik/ <i>Electronic money</i> | - | - |
| 5 | Liabilitas kepada Bank Indonesia/ <i>Liabilities to Bank Indonesia</i> | - | - |
| 6 | Liabilitas kepada bank lain/ <i>Liabilities to other banks</i> | - | - |
| 7 | Liabilitas spot dan derivatif/forward/ <i>Spot and derivative/forward liabilities</i> | 241,794 | - |
| 8 | Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo)/ <i>Liabilities on securities sold under repurchase agreement (repo)</i> | - | - |
| 9 | Liabilitas akseptasi/ <i>Acceptance liabilities</i> | 29,429 | - |
| 10 | Surat berharga yang diterbitkan/ <i>Issued securities</i> | - | - |
| 11 | Pinjaman/pembiayaan yang diterima/ <i>Loans/financing received</i> | 290,000 | - |
| 12 | Setoran jaminan/ <i>Margin deposit</i> | - | - |
| 13 | Liabilitas antarkantor/ <i>Inter-Office liabilities</i> | 7,838,273 | - |
| 14 | Liabilitas lainnya/ <i>Other liabilities</i> | 485,498 | - |
| JUMLAH LIABILITAS/ TOTAL LIABILITIES | | 12,378,309 | - |

Permodalan - Pengungkapan Kualitatif Mengenai Struktur Permodalan dan Kecukupan Permodalan

Struktur Modal

Manajemen Modal

Bank mengelola posisi permodalannya sehingga permodalannya lebih dari cukup untuk mendukung kegiatan bisnisnya dan sesuai dengan risiko, *risk appetite*, dan rencana strategis. Selain itu, kami berupaya menjaga keamanan dan kesehatan tingkat permodalan pada setiap waktu, bahkan dalam skenario *adverse*, memanfaatkan peluang pertumbuhan organik, memenuhi kewajiban kepada kreditor dan pihak lawan transaksi, mempertahankan akses ke pasar keuangan, terus berfungsi sebagai perantara kredit, dan memenuhi persyaratan regulasi permodalan saat ini dan di masa yang akan datang. Manajemen permodalan diintegrasikan ke dalam proses manajemen risiko dan tata kelola kami, karena permodalan merupakan pertimbangan utama di dalam pengembangan rencana strategis, *risk appetite*, dan batasan risiko kami. Rencana permodalan merupakan bagian dari Rencana Bisnis Bank yang disusun oleh Direksi dan disetujui oleh Komisaris.

Kami melakukan *Internal Capital Adequacy Assessment Process (ICAAP)* setiap tahun. ICAAP merupakan penilaian *forward looking* atas kebutuhan sumber daya dan permodalan kami, dengan memperhitungkan hasil usaha, neraca, dan proyeksi risiko di bawah kondisi normal dan kondisi ekonomi dan pasar yang buruk. Kami menggunakan *stress test* berkala untuk menilai dampak potensial terhadap neraca, pendapatan, permodalan, dan likuiditas dalam berbagai *stress scenario*. Kami melakukan penilaian risiko kualitatif untuk mengidentifikasi dan menilai risiko material yang tidak sepenuhnya diperhitungkan dalam proyeksi atau *stress test* kami. Kami menilai dampak potensial perubahan yang diajukan terhadap permodalan. Manajemen menilai hasil ICAAP dan menyediakan dokumentasi penilaian terhadap kecukupan acuan permodalan dan posisi permodalan secara berkala kepada *Local Management Team ("LMT")*, termasuk Komisaris.

Peraturan Permodalan

Capital Structure

Capital Management

The Bank manages its capital position so that its capital is more than adequate to support its business activities and aligns with risk, risk appetite and strategic planning. Additionally, we seek to maintain safety and soundness at all times, even under adverse scenarios, take advantage of organic growth opportunities, meet obligations to creditors and counterparties, maintain ready access to financial markets, continue to serve as a credit intermediary, and satisfy current and future regulatory capital requirements. Capital management is integrated into our risk and governance processes, as capital is a key consideration in the development of our strategic plan, risk appetite and risk limits. The capital plan is part of the Bank's Business Plan prepared by the Directors and approved by the Commissioners.

We conduct an Internal Capital Adequacy Assessment Process (ICAAP) on an annual basis. The ICAAP is a forward-looking assessment of our projected capital needs and resources, incorporating earnings, balance sheet and risk forecasts under baseline and adverse economic and market conditions. We utilize periodic stress tests to assess the potential impacts to our balance sheet, earnings, regulatory capital and liquidity under a variety of stress scenarios. We perform qualitative risk assessments to identify and assess material risks not fully captured in our forecasts or stress tests. We assess the potential capital impacts of proposed changes to regulatory capital requirements. Management assesses ICAAP results and provides documented periodic assessments of the adequacy of our capital guidelines and capital position to the Local Management Team ("LMT"), including Commissioners.

Regulatory Capital Regulation

Bank wajib menyediakan modal minimum sesuai profil risiko pada tanggal 31 Desember 2020 dan 2019 berdasarkan Peraturan Otoritas Jasa Keuangan No. 11 / POJK.03 / 2016 tanggal 2 Februari 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum yaitu diubah dengan POJK no 34 / POJK.03 / 2016.

Perhitungan KPMM minimum dilakukan dengan menghitung modal dan Aktiva Tertimbang Menurut Risiko ("ATMR") berdasarkan risiko dari laporan keuangan sebagaimana diatur dalam Peraturan Bank Indonesia yang berlaku. Bank wajib menjaga rasio pengungkit ("LR") minimal 3 persen berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 31 / POJK.03 / 2019 tentang Kewajiban Rasio Pengungkit Bagi Bank Umum.

Persyaratan Modal Minimum

Persyaratan kecukupan modal BI mengharuskan Bank untuk mempertahankan CAR minimum sebesar 10 persen berdasarkan peringkat profil risiko Bank 2. Bank juga diwajibkan untuk menjaga rasio pengungkit ("LR") minimum sebesar 3 persen.

Komposisi dan Rasio Modal

Tabel 8 menyajikan rasio permodalan Bank of America N.A., Jakarta dan rasio pengungkit sesuai ketentuan yang berlaku, dengan mempertimbangkan risiko kredit, risiko pasar dan risiko operasional pada tanggal 31 Desember 2020 dan 2019.

The Bank is required to provide minimum capital in accordance with risk profile as of 31 December 2020 and 2019 based on Financial Services Authority Regulation No. 11/POJK.03/2016 dated 2 February 2016 regarding the Minimum Capital Requirement for Commercial Banks, which is amended by POJK no 34/POJK.03/2016.

The calculation of minimum CAR is performed by calculating capital and Risk-Weighted Assets ("RWA") based on risks from financial statements as provided in the prevailing Bank Indonesia Regulations. The Bank is required to maintain leverage ratio ("LR") at minimum of 3 percent based on Financial Services Authority Regulation No 31/ POJK.03/2019 regarding Leverage Ratio Requirement for Commercial Banks.

Minimum Capital Requirements

BI's capital adequacy requirements require the Bank to maintain the minimum CAR at 10 percent based on the Bank risk profile rating 2. The Bank is also required to maintain a minimum leverage ratio ("LR") of 3 percent.

Capital Composition and Ratios

Table 8 presents Bank of America N.A., Jakarta's capital ratio and leverage ratio in accordance with the prevailing regulations, taking into account the credit risk, market risk and operational risk as of 31 December 2020 and 2019.

Capital Composition and Ratios
Komposisi dan Rasio Modal

(Dalam jutaan rupiah, kecuali dinyatakan lain)
(In million IDR, except otherwise stated)

| | 31 December | | % | |
|---|------------------|------------------|----------------------|-----------------------------------|
| | 2020 | 2019 | Perubahan/ Change | |
| Metrik Modal Berbasis Risiko | | | | Risk-based capital metrics |
| Modal | | | | Capital |
| Tier 1 Capital | 3,704,523 | 3,614,884 | 2 | Tier 1 Capital |
| Tier 2 Capital | 31,941 | 42,028 | (24) | Tier 2 Capital |
| Total Capital | 3,736,464 | 3,656,912 | 2 | Total Capital |
| Aset Tertimbang Menurut Risiko | | | | Risk Weighted Assets |
| Kredit | 2,555,288 | 3,351,600 | (24) | Credit |
| Pasar | 1,477,378 | 468,675 | >100 | Market |
| Operasional | 725,582 | 551,805 | 31 | Operational |
| Total Aset Tertimbang Menurut Risiko | 4,758,248 | 4,372,080 | 9 | Total Risk Weighted Assets |
| Rasio Kecukupan Modal | 78.5% | 83.6% | -5.1% | Capital Adequacy Ratio |
| Metrik Berbasis Leverage* | | | | Leverage-based metrics* |
| Tier 1 capital | 3,704,523 | 1,436,739 | 158 | Tier 1 capital |
| Jumlah eksposur aset | 13,981,580 | 12,756,398 | 10 | Total asset exposures |
| Rasio Leverage | 26.5% | 11.3% | 15.2% | Leverage ratio |

* Rasio leverage, Basel III Reform diadopsi lebih awal di Indonesia efektif 1 Januari 2020.

* Leverage ratio, Basel III reform was early adopted in Indonesia effective 1 January 2020.

Pada tanggal 31 Desember 2020, modal Tier 1 adalah IDR 3.704.523 juta, meningkat sebesar IDR 89.639 juta dari 31 Desember 2019, disebabkan oleh pendapatan, keuntungan bersih yang belum direalisasi dari efek tersedia untuk dijual ("AFS") termasuk dalam akumulasi pendapatan komprehensif lain ("OCI"), lebih rendahnya faktor pengurang modal pada tahun 2020 dibandingkan dengan 2019, diimbangi sebagian oleh Net Inter-Office Funds yang lebih rendah. ATMR dengan Standardized approach meningkat IDR 386,168 juta terutama disebabkan oleh lebih tingginya eksposur market, lebih tingginya rata-rata Pendapatan bruto 3 tahun terakhir, diimbangi sebagian oleh eksposur pinjaman yang lebih rendah.

At 31 December 2020, the Tier 1 capital was IDR 3,704,523 million, an increase of IDR 89,639 million from 31 December 2019, driven by earnings, net unrealized gains on available for sale ("AFS") securities included in accumulated other comprehensive income ("OCI"), lower capital deduction factors in 2020 compared to 2019, partially offset by lower Net Inter-Office funds. RWA under the Standardized approach increased IDR 386,168 million primarily due to higher market exposures, higher average of 3 year gross income, partially offset by lower lending exposures.

Manajemen Risiko - Pendekatan Manajemen Risiko Bank (OVA)

Pengungkapan Eksposur Risiko dan Penerapan Manajemen Risiko

Pengawasan aktif dewan direksi

Manajemen Bank di bawah pengawasan Tim Manajemen Risiko Regional/Kantor Pusat bertanggung jawab untuk menerapkan manajemen risiko dalam lingkungan Bank. Untuk mengelola pelaksanaan manajemen risiko, Manajemen Bank didukung secara lokal oleh *Local Management Team* (LMT), Tim Manajemen Risiko (Regional dan Lokal), dan departemen yang bertindak sebagai Unit Pengambil Risiko. Sesuai dengan persyaratan OJK, Manajemen Bank melaksanakan fungsi-fungsi dalam bidang manajemen risiko berikut:

- a. Dengan panduan Kantor Regional/Kantor Pusat, Manajemen Bank dan LMT akan mengevaluasi dan menyetujui Panduan Manajemen Risiko (*Risk Management Guidelines*) Bank dan batas terkait risiko yang relevan setidaknya sekali setiap tahun (atau dengan frekuensi yang lebih tinggi jika terjadi perubahan faktor yang secara signifikan memengaruhi kegiatan bisnis Bank).
- b. Mengembangkan budaya manajemen risiko yang sesuai dengan budaya risiko global Bank di semua tingkat dalam Bank.
- c. Memastikan pengembangan sumber daya manusia yang kompeten untuk penerapan manajemen risiko yang efektif.
- d. Memastikan bahwa fungsi manajemen risiko diterapkan secara independen, dibuktikan lewat pemisahan fungsi antara Unit Manajemen Risiko, yang melakukan identifikasi, pengukuran, pemantauan, dan kontrol risiko, dan unit yang melaksanakan serta menyelesaikan transaksi.
- e. Melakukan tinjauan rutin dengan frekuensi yang ditetapkan menurut kebutuhan Bank.
- f. Mengevaluasi dan menyetujui usulan untuk aktivitas dan/atau produk baru yang diajukan atau

Risk Exposure disclosure and Risk Management Implementation

Board of directors active review

Branch Management under the supervision of Regional / Head Office Risk Management Team have a responsibility to implement risk management within branch environment. To manage the implementation of risk management, the Bank Management is supported locally by the Bank Local Management Team (LMT), Risk Management Team (Regional and Local), and operating department as Risk Taking Unit. In line with OJK requirements, Bank Management conducts the following functions in risk management area:

- a. *With Regional / Head Office's guidance, Bank Management and the LMT will evaluate and approve the Bank's Risk Management Guidelines and relevant risk related limits at least once each year (or at higher frequency in the event of any changes in factors significantly affecting the business activities of the Bank).*
- b. *Develop a risk management culture consistent with the Bank's global risk culture at all levels within the Bank.*
- c. *Ensure the development of competent human resources for the application of effective risk management.*
- d. *Ensure that the risk management function is applied on an independent basis, reflected among others by segregation of functions between the Risk Management Unit, which conducts the identification, measurement, monitoring, and control of risks, and units that conduct and settle transactions.*
- e. *Conduct regular reviews at a frequency determined according to the needs of the Bank.*
- f. *Evaluate and approve proposals for any new activity and/or product submitted or developed by a specific*

dikembangkan oleh unit khusus di dalam Bank. Fokus utamanya adalah kemampuan Bank untuk melaksanakan aktivitas dan/atau produk baru tersebut, termasuk sistem dan prosedur yang digunakan serta dampak yang dihasilkan terhadap paparan risiko Bank secara keseluruhan.

unit within the Bank. This shall focus on the ability of the Bank to implement the new activity and/or product, including the system and procedures used and the resultant impact on the overall risk exposure of the Bank.

Kecukupan kebijakan, prosedur, dan penetapan limit

Adequacy of Policy, Procedure, and limit

Sebagai bank yang beroperasi secara global, Bank of America berusaha memberikan pengawasan di tingkat lokal dan regional dalam hal praktik manajemen risiko untuk memastikan konsistensinya di berbagai negara, sekaligus menerapkan prosedur dan struktur tertentu yang diperlukan secara lokal di tiap negara. Untuk itu, kita menugaskan ahli manajemen risiko untuk tiap area risiko yang ada di berbagai negara di Asia. Para ahli Manajemen Risiko Regional ini berkoordinasi dengan kantor pusat kami dalam mendapatkan kebijakan dan arahan secara keseluruhan yang berlaku di tingkat regional, memberikan nasihat atau penjelasan khusus saat diperlukan oleh unit individu, dan juga memberikan dukungan serta pengawasan yang diperlukan oleh unit dalam hal kelangsungan bisnis. Mereka bekerja sama dengan unit lokal dan LMT untuk memastikan kepatuhan terhadap praktik global serta persyaratan lokal. Namun demikian, LMT dan fungsi manajemen risiko lokal kantor cabang bertanggung jawab sepenuhnya terhadap pengawasan manajemen risiko dari kantor cabang.

As a bank operating globally, Bank of America is looking to provide local and regional level oversight in terms of risk management practices to ensure consistency in various countries, while simultaneously implementing specific procedures and structures required locally in each country. Along these lines, we have risk management experts assigned for each risk area located in various countries in Asia. These Regional Risk Management experts co-ordinate with our headquarters in getting overall policies and directions in place at the regional level, provide specific advice or clarification, when required by the individual units and also provide support and oversight required by the units in terms of ongoing business. They work closely with the local unit and LMT to ensure compliance with global practices as well as local requirements. Having said that, the local branch's risk management function and the LMT is accountable and responsible for the branch's overall risk management oversight.

Batas Risiko ditetapkan oleh berbagai area risiko fungsional yang bertanggung jawab atas tiap jenis risiko sebagaimana yang berlaku. Pejabat Manajemen Risiko dalam negeri memastikan bahwa LMT Bank selalu mengetahui Batas Risiko ini melalui pelaporan dan penyampaian rutin dalam rapat LMT bulanan.

Risk Limits are established by the various functional risk areas responsible for each type of risk as applicable. The onshore Risk Management Officer ensures that the Bank's LMT is kept apprised of these Risk Limits via regular reporting and communication at the monthly LMT meetings.

Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko, serta Informasi Manajemen Risiko

Adequacy of identification process, measurement, monitoring and risk management and risk management information

Untuk meningkatkan kemampuan identifikasi, pengukuran, pemantauan, dan kontrol manajemen risiko untuk bisnis kami di Indonesia, Bank memiliki Pejabat Manajemen Risiko lokal.

To enhance the risk management identification, measurement, monitoring and control capabilities for our business in Indonesia, the Bank has an on-shore Risk Management Officer.

LMT bekerja sama dengan tim Manajemen Risiko lokal dan regional di semua aspek fungsi manajemen risiko di Bank. Kerja sama ini mencakup melaksanakan identifikasi risiko, pengukuran risiko, pemantauan dan batas risiko, sistem informasi manajemen risiko, kontrol risiko, serta proses terkait lainnya untuk tiap jenis risiko. Karyawan manajemen risiko fungsional regional ini memberikan panduan dan dukungan untuk Manajemen Bank, LMT, dan Pejabat Manajemen Risiko Lokal.

Setiap tiga bulan, Bank melaporkan profil risiko kepada OJK sebagaimana diwajibkan.

The LMT works closely with local and regional Risk Management teams on all aspects of risk management functions at the Bank. This includes conducting risk identification, risk measurement, risk monitoring and limits, risk management information system, control of risk and other related process for each type of risk. These regional functional risk management employees provide guidance and support for Bank Management, LMT and the Local Risk Management Officer.

On quarterly basis, the Bank reports the risk profile to OJK as required.

| No | Pos-pos/ Accounts | Neraca Publikasi/ <i>Published Statements of Financial Position</i> | | Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian/ <i>Consolidated Statements of Financial Position Under Regulatory Scope of Consolidation</i> | |
|--|--|---|-------------------|---|----------|
| | | 31 Desember 2020 / 31 December 2020 | | 31 Desember 2020 / 31 December 2020 | |
| | | | | | |
| EKUITAS/ EQUITIES | | | | | |
| 15 | Modal disetor/ <i>Paid in Capital</i> | | | | |
| | a. Modal dasar/ <i>Capital</i> | | 363 | | - |
| | b. Modal yang belum disetor/ <i>Unpaid capital -/-</i> | | - | | - |
| | c. Saham yang dibeli kembali/ <i>Treasury stock -/-</i> | | - | | - |
| 16 | Tambahan modal disetor/ <i>Additional paid in capital</i> | | | | |
| | a. Agio/ <i>Agio</i> | | - | | - |
| | b. Disagio/ <i>Disagio -/-</i> | | - | | - |
| | c. Dana setoran modal/ <i>Fund for paid up capital</i> | | - | | - |
| | d. Lainnya/ <i>Others</i> | | - | | - |
| 17 | Penghasilan komprehensif lain/ <i>Other comprehensive income</i> | | | | |
| | a. Keuntungan/ <i>Gains</i> | | 14,429 | | - |
| | b. Kerugian / <i>Losses -/-</i> | | - | | - |
| 18 | Cadangan/ <i>Reserves</i> | | | | |
| | a. Cadangan umum/ <i>General reserves</i> | | - | | - |
| | b. Cadangan tujuan/ <i>Appropriated reserves</i> | | - | | - |
| 19 | Laba/rugi / <i>Gain/ Loss</i> | | | | |
| | a. Tahun-tahun lalu/ <i>Previous years</i> | | 384,725 | | - |
| | b. Tahun berjalan/ <i>Current year</i> | | 109,275 | | - |
| | c. Dividen yang dibayarkan/ <i>Dividend paid -/-</i> | | - | | - |
| JUMLAH EKUITAS/ TOTAL EQUITY | | | 508,792 | | - |
| JUMLAH LIABILITAS DAN EKUITAS/ TOTAL LIABILITIES AND EQUITIES | | | 12,887,101 | | - |
| Analisis Kualitatif/ <i>Qualitative Analysis</i> | | | | | |
| NA | | | | | |

**Tabel 6 Rasio Pengungkit - Laporan kewajiban Pemenuhan Rasio Pengungkit dan Laporan Perhitungan Rasio Pengungkit/
Table 6 Leverage Ratio - Exposure in Leverage Ratio Report and Report of Leverage Calculation**

**FORMAT LAPORAN TOTAL EKSPOSUR DALAM RASIO PENGUNGKIT/
FORMAT OF TOTAL EXPOSURE REPORTING IN LEVERAGE RATIO**

Nama Bank/ *Bank Name* : Bank of America, N.A, Cabang Jakarta (individu)
Posisi Laporan/ *Report Position* : 12/2020

| | | (dalam juta rupiah)/ (in million rupiah) |
|----|--|--|
| No | Keterangan/ Descriptions | Jumlah/ Total |
| 1 | Total aset di laporan posisi keuangan pada laporan keuangan publikasi. (nilai gross sebelum dikurangi CKPN). / <i>Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).</i> | 12,918,909 |
| 2 | Penyesuaian untuk nilai penyertaan pada Bank, lembaga keuangan, perusahaan asuransi, dan/atau entitas lain yang berdasarkan standar akuntansi keuangan harus dikonsolidasikan namun di luar cakupan konsolidasi berdasarkan ketentuan Otoritas Jasa Keuangan/ <i>Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on Financial Services Authority (OJK).</i> | - |
| 3 | Penyesuaian untuk nilai kumpulan aset keuangan yang mendasari yang telah dialihkan dalam sekuritisasi aset yang memenuhi persyaratan jual putus sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum./ <i>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.</i> Dalam hal aset keuangan yang mendasari dimaksud telah dikurangkan dari total aset pada laporan posisi keuangan maka angka pada baris ini adalah 0 (nol). <i>In the event that the underlying financial asset has been deducted from the total assets in the statement of financial position, the number on this line is 0 (zero).</i> | - |
| 4 | Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada)/ <i>Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any).</i> | N/A |
| 5 | Penyesuaian untuk aset fidusia yang diakui sebagai komponen laporan posisi keuangan berdasarkan standar akuntansi keuangan namun dikeluarkan dari perhitungan total eksposur dalam Rasio Pengungkit/ <i>Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation.</i> | N/A |
| 6 | Penyesuaian untuk nilai pembelian atau penjualan aset keuangan secara reguler dengan menggunakan metode akuntansi tanggal perdagangan/ <i>Adjustment to acquisition cost or sales price of financial assets regularly using trade date accounting method.</i> | (53,225) |
| 7 | Penyesuaian untuk nilai transaksi cash pooling yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini/ <i>Adjustment to qualified cash pooling transaction as stipulated in Financial Services Authority (OJK) regulation.</i> | - |
| 8 | Penyesuaian untuk nilai eksposur transaksi derivatif/ <i>Adjustment to exposure of derivative transaction.</i> | 458,712 |
| 9 | Penyesuaian untuk nilai eksposur SFT sebagai contoh transaksi reverse repo/ <i>Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.</i> | - |
| 10 | Penyesuaian untuk nilai eksposur TRA yang telah dikalikan dengan FKK/ <i>Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.</i> | 698,408 |
| 11 | Penyesuaian penilaian prudensial berupa faktor pengurang modal dan CKPN/ <i>Prudent valuation adjustments in form of capital deduction factor and impairment.</i> | (41,224) |
| 12 | Penyesuaian lainnya/ <i>Other adjustment</i> | - |
| 13 | Total Eksposur dalam perhitungan Rasio Pengungkit/ Total Exposure in Leverage Ratio Calculation . | 13,981,580 |

Analisis Kualitatif/ Qualitative Analysis

Bank memiliki total eksposur yang memadai sehingga dapat mengurangi kondisi/dampak deleveraging. Untuk penjelasan detail perbedaan rasio lihat halaman 5/
The bank has sufficient total exposure to reduce the deleveraging condition / impact . For a detailed explanation of the different ratios see page 5

FORMAT LAPORAN PERHITUNGAN RASIO PENGUNGKIT

(dalam juta rupiah)/ (in million rupiah)

| Keterangan/ Description | Periode | |
|--|-------------|-------------|
| | 31-Dec-20 | 30-Sep-20 |
| Eksposur Aset dalam Laporan Posisi Keuangan | | |
| 1 Eksposur aset dalam laporan posisi keuangan termasuk aset jaminan, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT (Nilai gross sebelum dikurangi CKPN)/ <i>On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions).</i> | 12,521,547 | 12,755,513 |
| 2 Nilai penambahan kembali untuk agunan derivatif yang diserahkan kepada pihak lawan yang mengakibatkan penurunan total eksposur aset dalam neraca karena adanya penerapan standar akuntansi keuangan/ <i>Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard.</i> | - | - |
| 3 (Pengurangan atas piutang terkait CVM yang diberikan dalam transaksi derivatif)/ <i>(Deductions of receivable assets for CVM provided in derivatives transactions).</i> | - | - |
| 4 (Penyesuaian untuk nilai tercatat surat berharga yang diterima dalam eksposur SFT yang diakui sebagai aset)/ <i>(Adjustment for securities received under securities financing transactions that are recognised as an asset).</i> | - | - |
| 5 (CKPN atas aset tersebut sesuai standar akuntansi keuangan)/ <i>(Impairment provision those assets inline with accounting standard applied).</i> | (31,998) | (58,931) |
| 6 (Aset yang telah diperhitungkan sebagai faktor pengurang Modal Inti sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai kewajiban penyediaan modal minimum bagi bank umum)/ <i>(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments).</i> | (9,227) | (9,885) |
| 7 Total Eksposur aset dalam laporan posisi keuangan/ <i>Total On-Balance Sheet Exposure</i> | 12,480,322 | 12,686,697 |
| Penjumlahan dari baris 1 sampai dengan baris 6/ <i>Sum of rows 1 to 6.</i> | | |
| Eksposur Transaksi Derivatif/ Derivative Exposure | | |
| 8 Nilai RC untuk seluruh transaksi derivatif baik dalam hal terdapat variation margin yang memenuhi syarat ataupun terdapat perjanjian saling hapus yang memenuhi persyaratan tertentu/ <i>Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)</i> | 481,792 | 351,627 |
| 9 Nilai penambahan yang merupakan PFE untuk seluruh transaksi derivatif/ <i>Add on amounts for PFE associated with all derivatives transactions.</i> | 321,058 | 353,585 |
| 10 (Pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui central counterparty (CCP))/ <i>(Exempted central counterparty (CCP) leg of client-cleared trade exposures)</i> | N/A | N/A |
| 11 Penyesuaian untuk nilai nosional efektif dari derivatif kredit/ <i>Adjusted effective notional amount of written credit derivatives.</i> | - | - |
| 12 (Penyesuaian untuk nilai nosional efektif yang dilakukan saling hapus dan pengurangan add-on untuk transaksi penjualan derivatif kredit)/ <i>(Adjusted effective notional offsets and add-on deductions for written credit derivatives).</i> | - | - |
| 13 Total Eksposur Transaksi Derivatif/ <i>Total Derivative Exposure</i> | 802,850 | 705,212 |
| Penjumlahan baris 8 sampai dengan baris 12/ <i>Sum of rows 8 to 12</i> | | |
| Eksposur Securities Financing Transaction (SFT)/ Securities Financing Transaction (SFT) Exposure | | |
| 14 Nilai tercatat aset SFT secara gross/ <i>Gross SFT Assets.</i> | - | - |
| 15 (Nilai bersih antara liabilitas kas dan tagihan kas)/ <i>(Netted amounts of cash payables and cash receivables of gross SFT assets).</i> | - | - |
| 16 Risiko Kredit akibat kegagalan pihak lawan terkait aset SFT yang mengacu pada perhitungan current exposure sebagaimana diatur dalam Lampiran Peraturan Otoritas Jasa Keuangan ini/ <i>Counterparty credit risk exposure for SFT assets refers to current exposure calculation.</i> | - | - |
| 17 Eksposur sebagai agen SFT/ <i>Agent transaction exposures.</i> | - | - |
| 18 Total Eksposur SFT/ <i>Total SFT Exposure</i> | - | - |
| Penjumlahan baris 14 sampai dengan baris 17/ <i>Sum of rows 14 to 17</i> | | |
| Eksposur Transaksi Rekening Administratif (TRA)/ Other Off-Balance Sheet Exposure | | |
| 19 Nilai seluruh kewajiban komitmen atau kewajiban kontinjensi. Nilai gross sebelum dikurangi CKPN/ <i>Off-balance sheet exposure at gross notional amount. Gross value before deducting impairment provision</i> | 6,761,435 | 5,561,243 |
| 20 (Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontinjensi dan FKK kemudian dikurangi CKPN)/ <i>(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)</i> | (6,062,184) | (4,983,417) |
| 21 (CKPN atas TRA sesuai standar akuntansi keuangan)/ <i>(Impairment provision for off balance sheet inline with accounting standard).</i> | (843) | (843) |
| 22 Total Eksposur TRA/ <i>Total Other Off-Balance Sheet Exposure</i> | 698,408 | 576,983 |
| Penjumlahan baris 19 sampai dengan baris 21/ <i>Sum of rows 19 to 21</i> | | |
| Modal dan Total Eksposur/ Capital and Total Exposure | | |
| 23 Modal Inti/ <i>Tier 1 Capital</i> | 3,704,525 | 3,773,134 |
| 24 Total Eksposur/ <i>Total Exposure</i> | 13,981,580 | 13,968,892 |
| Penjumlahan baris 7, baris 13, baris 18, dan baris 22/ <i>Sum of rows 7,13,18,22</i> | | |
| Rasio Pengungkit/ Leverage Ratio | | |
| 25 Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada)/ <i>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</i> | 26.50% | 27.01% |

(dalam juta rupiah)/ (in million rupiah)

| Keterangan/ Description | Periode | |
|--|------------|------------|
| | 31-Dec-20 | 30-Sep-20 |
| 25a Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada)/ <i>Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)</i> | 26.50% | 27.01% |
| 26 Nilai Minimum Rasio Pengungkit/ <i>National Minimum Leverage Ratio Requirement</i> | 3% | 3% |
| 27 Bantalan terhadap nilai Rasio Pengungkit/ <i>Applicable Leverage Buffer</i> | N/A | N/A |
| Pengungkapan Nilai Rata-Rata/ Disclosures of Mean Values | | |
| 28 Nilai rata-rata dari nilai tercatat aset SFT secara gross, setelah penyesuaian untuk transaksi akuntansi penjualan (sale accounting transaction) yang dihitung secara bersih (nett) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT/ <i>Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.</i> | - | - |
| 29 Nilai akhir triwulan laporan dari nilai tercatat aset SFT secara gross, setelah penyesuaian untuk transaksi akuntansi penjualan (sale accounting transaction) yang dihitung secara bersih (nett) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT/ <i>Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.</i> | - | - |
| 30 Total Eksposur, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28/ <i>Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.</i> | 13,981,580 | 13,968,892 |
| 30a Total Eksposur, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28/ <i>Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset.</i> | 13,981,580 | 13,968,892 |
| 31 Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28/ <i>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.</i> | 26.50% | 27.01% |
| 31a Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28/ <i>Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.</i> | 26.50% | 27.01% |

Analisis Kualitatif/ Qualitative Analysis

Bank memiliki rasio pengungkit sebesar 26.50%, di atas ketentuan minimum 3%. Hal ini menandakan Bank memiliki tingkat permodalan yang sangat memadai guna memitigasi kondisi/dampak deleveraging/
The bank has a leverage ratio of 26.50%, above the minimum requirement of 3%. This indicates that the Bank has a very adequate level of capital to mitigate the condition / impact of deleveraging.

| | | 31 Desember 2020 / 31 December 2020 | | | | 31 Desember 2019 / 31 December 2019 | | | |
|----------------------|--|---|-----|--------------------------------------|---------------|---|-----|--------------------------------------|---------------|
| | | Tagihan Bersih Berdasarkan Wilayah/ Net Receivables by Area | | | | Tagihan Bersih Berdasarkan Wilayah/ Net Receivables by Area | | | |
| No. | Kategori Portofolio/ Portfolio Category | Di luar Jakarta/ Outside Jakarta | | Di luar Indonesia/ Outside Indonesia | Jumlah/ Total | Di luar Jakarta/ Outside Jakarta | | Di luar Indonesia/ Outside Indonesia | Jumlah/ Total |
| | | Jakarta/ Jakarta | | | | Jakarta/ Jakarta | | | |
| (1) | (2) | (3) | (4) | (5) | (7) | (8) | (9) | (10) | (11) |
| 1 | Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i> | 8,773,416 | - | - | 8,773,416 | 6,482,566 | - | - | 6,482,566 |
| 2 | Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i> | - | - | - | - | - | - | - | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ <i>Receivables on Multilateral Development Banks and</i> | - | - | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank / <i>Receivables on Banks</i> | 1,054,833 | - | - | 1,054,833 | 1,183,837 | - | - | 1,183,837 |
| 5 | Kredit Beragun Rumah Tinggal / <i>Loans Secured by Residential Property</i> | - | - | - | - | - | - | - | - |
| 6 | Kredit Beragun Properti Komersial / <i>Loans Secured by Commercial Real Estate</i> | - | - | - | - | - | - | - | - |
| 7 | Kredit Pegawai/Pensiunan Employee / <i>Retired Loans</i> | 5,851 | - | - | 5,851 | 7,537 | - | - | 7,537 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ <i>Receivables on Micro, Small Business & Retail Portfolio</i> | - | - | - | - | - | - | - | - |
| 9 | Tagihan kepada Korporasi / <i>Receivables on Corporate</i> | 2,189,946 | - | - | 2,189,946 | 4,042,587 | - | - | 4,042,587 |
| 10 | Tagihan yang Telah Jatuh Tempo / <i>Past Due Receivables</i> | - | - | - | - | - | - | - | - |
| 11 | Aset Lainnya / <i>Other Assets</i> | 367,207 | - | - | 367,207 | 42,218 | - | - | 42,218 |
| JUMLAH/ TOTAL | | 12,391,253 | - | - | 12,391,253 | 11,758,745 | - | - | 11,758,745 |

(dalam juta rupiah)/ (in million rupiah)

| No. | Kategori Portofolio / Portfolio Category | 31 Desember 2020 / 31 December 2020 | | | | | | 31 Desember 2019 / 31 December 2019 | | | | | | |
|----------------------|---|---|--|--|---------------------|------------------------------------|-------------------|--|---|---|---------------------|------------------------------------|-------------------|-----------|
| | | Tagihan bersih berdasarkan sisa jangka waktu kontrak/ Net Receivables by Contractual Maturity | | | | | | Tagihan bersih berdasarkan sisa jangka waktu kontrak | | | | | | |
| | | < 1 tahun < 1 Year | >1 thn s.d. 3 thn >1 Year s.d. 3 Year | >3 thn s.d. 5 thn >3 Year s.d. 5 Year | > 5 thn > 5 Year | Non-Kontraktual Non-Contractual | Jumlah Total | < 1 tahun < 1 Year | > 1 thn s.d. 3 thn >1 Year s.d. 3 Year | > 3 thn s.d. 5 thn >3 Year s.d. 5 Year | > 5 thn > 5 Year | Non Kontraktual Non-Contractual | Jumlah Total | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | |
| 1 | Tagihan Kepada Pemerintah / Receivables on Sovereigns | 8,773,416 | - | - | - | - | 8,773,416 | 6,482,566 | - | - | - | - | - | 6,482,566 |
| 2 | Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank / Receivables on Banks | 1,054,833 | - | - | - | - | 1,054,833 | 1,183,837 | - | - | - | - | - | 1,183,837 |
| 5 | Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Kredit Pegawai/Pensiunan Employee / Retired Loans | 31 | 1,274 | 533 | 4,014 | - | 5,851 | 255 | 1,027 | 1,033 | 5,222 | - | 7,537 | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Receivables on Micro, | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 | Tagihan kepada Korporasi / Receivables on Corporate | 2,189,946 | - | - | - | - | 2,189,946 | 4,042,587 | - | - | - | - | - | 4,042,587 |
| 10 | Tagihan yang Telah Jatuh Tempo / Past Due Receivables | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Aset Lainnya / Other Assets | - | - | - | - | 367,207 | 367,207 | - | - | - | - | - | 42,218 | 42,218 |
| JUMLAH/ TOTAL | | 12,018,226 | 1,274 | 533 | 4,014 | 367,207 | 12,391,253 | 11,709,245 | 1,027 | 1,033 | 5,222 | 42,218 | 11,758,745 | |

| No. | Sektor Ekonomi / Economic Sectors | (dalam juta rupiah) / (in million rupiah) | | | | | | | | | | |
|--|---|---|--|---|--|---|---|--|---|---|-----------------------------|----------------|
| | | Tagihan Kepada Pemerintah / Receivables on Sovereigns | Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities | Tagihan Kepada Bank / Receivables on Bank s | Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property | Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate | Kredit Pegawai/Pensiunan / Employee/Retired Loans | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio | Tagihan kepada Korporasi / Receivables on Corporate | Tagihan yang Telah Jatuh Tempo / Past Due Receivables | Aset Lainnya / Other Assets | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| 31 Desember 2020 / 31 December 2020 | | | | | | | | | | | | |
| 1 | Pertanian, kehutanan, dan Perikanan/ Agriculture, Forestry, and Fishery | - | - | - | - | - | - | - | - | - | - | - |
| 2 | Pertambangan dan Penggalian/ Mining and Quarrying | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Industri pengolahan / Manufacturing | - | - | - | - | - | - | - | - | 1,568,600 | - | - |
| 4 | Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin/ Procurement of electricity, gas, steam / hot water and cold air | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah/ Water Management, Wastewater Management, Waste Management and Recycling | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Konstruksi / Construction | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor/ Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance | - | - | - | - | - | - | - | - | 74,868 | - | - |
| 8 | Pengangkutan dan Pergudangan/ Freight and Warehousing | - | - | - | - | - | - | - | - | 122,387 | - | - |
| 9 | Penyediaan akomodasi dan penyediaan makan minum/ Accommodation and Food & Beverage | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Informasi dan Komunikasi/ Information and Communication | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Aktivitas Keuangan dan Asuransi/ Financial and insurance Activities | - | - | - | 1,054,833 | - | - | - | - | 358,928 | - | - |
| 12 | Real Estate | - | - | - | - | - | - | - | - | - | - | - |
| 13 | Aktivitas Profesi, Ilmiah, dan Teknis/ Professional, Scientific, and Technical Activities | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya/ Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib / Public Administration, Defense and Compulsory Social Security | - | - | - | - | - | - | - | - | - | - | - |
| 16 | Pendidikan/ Education | - | - | - | - | - | - | - | - | - | - | - |
| 17 | Jasa kesehatan dan kegiatan sosial / Human Health and Social Work Activities | - | - | - | - | - | - | - | - | - | - | - |
| 18 | Kesenian, Hiburan, dan Rekreasi/ Arts, Entertainment and Recreation | - | - | - | - | - | - | - | - | - | - | - |
| 19 | Aktivitas Jasa Lainnya/ Other Service Activities | - | - | - | - | - | - | - | - | 65,164 | - | - |
| 20 | Aktivitas Rumah Tangga sebagai Pemberi Kerja/ Household Activities as an Employer | - | - | - | - | - | - | - | - | - | - | - |
| 21 | Badan Internasional dan badan ekstra internasional lainnya / International Institution and Other Extra International Agencies | - | - | - | - | - | - | - | - | - | - | - |
| 22 | Bukan Lapangan Usaha / Non Business Field | - | - | - | - | - | - | - | 5,851 | - | - | - |
| 23 | Lainnya/ Others | 8,773,416 | - | - | - | - | - | - | - | - | - | 367,207 |
| JUMLAH/ TOTAL | | 8,773,416 | - | - | 1,054,833 | - | - | - | 5,851 | 2,189,946 | - | 367,207 |
| 31 Desember 2019 / 31 December 2019 | | | | | | | | | | | | |
| 1 | Pertanian, kehutanan, dan Perikanan/ Agriculture, Forestry, and Fishery | - | - | - | - | - | - | - | - | - | - | - |
| 2 | Pertambangan dan Penggalian/ Mining and Quarrying | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Industri pengolahan / Manufacturing | - | - | - | - | - | - | - | - | 1,215,704 | - | - |
| 4 | Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin/ Procurement of electricity, gas, steam / hot water and cold air | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah/ Water Management, Wastewater Management, Waste Management and Recycling | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Konstruksi / Construction | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor/ Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance | - | - | - | - | - | - | - | - | 1,796,713 | - | - |
| 8 | Pengangkutan dan Pergudangan/ Freight and Warehousing | - | - | - | - | - | - | - | - | 124,245 | - | - |
| 9 | Penyediaan akomodasi dan penyediaan makan minum/ Accommodation and Food & Beverage | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Informasi dan Komunikasi/ Information and Communication | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Aktivitas Keuangan dan Asuransi/ Financial and insurance Activities | - | - | - | 1,183,837 | - | - | - | - | 818,796 | - | - |
| 12 | Real Estate | - | - | - | - | - | - | - | - | 87,129 | - | - |
| 13 | Aktivitas Profesi, Ilmiah, dan Teknis/ Professional, Scientific, and Technical Activities | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya/ Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib / Public Administration, Defense and Compulsory Social Security | - | - | - | - | - | - | - | - | - | - | - |
| 16 | Pendidikan/ Education | - | - | - | - | - | - | - | - | - | - | - |
| 17 | Jasa kesehatan dan kegiatan sosial / Human Health and Social Work Activities | - | - | - | - | - | - | - | - | - | - | - |
| 18 | Kesenian, Hiburan, dan Rekreasi/ Arts, Entertainment and Recreation | - | - | - | - | - | - | - | - | - | - | - |
| 19 | Aktivitas Jasa Lainnya/ Other Service Activities | - | - | - | - | - | - | - | - | - | - | - |
| 20 | Aktivitas Rumah Tangga sebagai Pemberi Kerja/ Household Activities as an Employer | - | - | - | - | - | - | - | - | - | - | - |
| 21 | Badan Internasional dan badan ekstra internasional lainnya / International Institution and Other Extra International Agencies | - | - | - | - | - | - | - | - | - | - | - |
| 22 | Bukan Lapangan Usaha / Non Business Field | - | - | - | - | - | - | - | 7,537 | - | - | - |
| 23 | Lainnya/ Others | 6,482,566 | - | - | - | - | - | - | - | - | - | 42,218 |
| JUMLAH/ TOTAL | | 6,482,566 | - | - | 1,183,837 | - | - | - | 7,537 | 4,042,587 | - | 42,218 |

| | | 31 Desember 2020 / 31 December 2020 | | | | 31 Desember 2019 / 31 December 2019 | | | |
|-----|--|--|-------------------------------------|---|---------------|--|-------------------------------------|---|---------------|
| | | Wilayah | | | | Wilayah | | | |
| No. | Keterangan | Jakarta/ Jakarta | Di luar Jakarta/ Outside Jakarta | Di luar Indonesia/ Outside Indonesia | Jumlah/ Total | Jakarta/ Jakarta | Di luar Jakarta/ Outside Jakarta | Di luar Indonesia/ Outside Indonesia | Jumlah/ Total |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| 1 | Tagihan / <i>Receivables</i> | 12,391,253 | - | - | 12,391,253 | 11,758,745 | - | - | 11,758,745 |
| 2 | Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (<i>Stage 2 dan Stage 3</i>) / <i>Increased and impaired credit risk receivables (stage 2 and stage 3)</i> | - | - | - | - | - | - | - | - |
| | a. Belum jatuh tempo / <i>Non Past Due</i> | - | - | - | - | - | - | - | - |
| | b. Telah jatuh tempo / <i>Past Due</i> | - | - | - | - | - | - | - | - |
| 3 | CKPN - <i>Stage 1/ Allowance for impairment losses - Stage 1</i> | 31,595 | - | - | 31,595 | - | - | - | - |
| 4 | CKPN - <i>Stage 2/ Allowance for impairment losses - Stage 2</i> | 989 | - | - | 989 | - | - | - | - |
| 5 | CKPN - <i>Stage 3/ Allowance for impairment losses - Stage 3</i> | - | - | - | - | - | - | - | - |
| 6 | Tagihan yang dihapus buku/ <i>Written-Off Receivables</i> | - | - | - | - | - | - | - | - |

(dalam juta rupiah)/ (in million rupiah)

| No. | Sektor Ekonomi / Economic Sectors | Tagihan/ Receivables | Tagihan yang Mengalami Penurunan Nilai/ Impaired Receivables | | CKPN - Stage 1/ Allowance for impairment losses - Stage 1 | CKPN - Stage 2/ Allowance for impairment losses - Stage 2 | CKPN - Stage 3/ Allowance for impairment losses - Stage 3 | Tagihan yang dihapus buku/ Written-Off Receivables |
|--|--|-------------------------|---|--------------------------------|--|---|---|---|
| | | | Belum Jatuh Tempo/ Non Past Due | Telah jatuh tempo/ Past due | | | | |
| | | | (3) | (4) | | | | |
| 31 Desember 2020 / 31 December 2020 | | | | | | | | |
| 1 | Pertanian, Kehutanan, dan Perikanan/ <i>Agriculture, Forestry, and Fishery</i> | - | - | - | - | - | - | - |
| 2 | Pertambangan dan Penggalian/ <i>Mining and Quarrying</i> | - | - | - | - | - | - | - |
| 3 | Industri pengolahan / <i>Manufacturing</i> | 1,568,600 | - | - | 14,907 | 989 | - | - |
| 4 | Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin/ <i>Procurement of electricity, gas, steam / hot water &</i> | - | - | - | - | - | - | - |
| 5 | Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah/ <i>Water Management, Waste</i> | - | - | - | - | - | - | - |
| 6 | Konstruksi / <i>Construction</i> | - | - | - | - | - | - | - |
| 7 | Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor/ <i>Wholesale and Retail Tra</i> | 74,868 | - | - | 719 | - | - | - |
| 8 | Pengangkutan dan Pergudangan/ <i>Freight and Warehousing</i> | 122,387 | - | - | 1,175 | - | - | - |
| 9 | Penyediaan akomodasi dan penyediaan makan minum/ <i>Accommodation and Food & Beverage</i> | - | - | - | - | - | - | - |
| 10 | Informasi dan Komunikasi/ <i>Information and Communication</i> | - | - | - | - | - | - | - |
| 11 | Aktivitas Keuangan dan Asuransi/ <i>Financial and Insurance Activities</i> | 1,413,760 | - | - | 13,525 | - | - | - |
| 12 | <i>Real Estate</i> | - | - | - | - | - | - | - |
| 13 | Aktivitas Profesi, Ilmiah, dan Teknis/ <i>Professional, Scientific, and Technical Activities</i> | - | - | - | - | - | - | - |
| 14 | Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya/ <i>Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports</i> | - | - | - | - | - | - | - |
| 15 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib / <i>Public Administration, Defense and Comp</i> | - | - | - | - | - | - | - |
| 16 | Pendidikan/ <i>Education</i> | - | - | - | - | - | - | - |
| 17 | Jasa kesehatan dan kegiatan sosial / <i>Human Health and Social Work Activities</i> | - | - | - | - | - | - | - |
| 18 | Kesenian, Hiburan, dan Rekreasi/ <i>Arts, Entertainment and Recreation</i> | - | - | - | - | - | - | - |
| 19 | Aktivitas Jasa Lainnya/ <i>Other Service Activities</i> | 65,164 | - | - | 626 | - | - | - |
| 20 | Aktivitas Rumah Tangga sebagai Pemberi Kerja/ <i>Household Activities as an Employer</i> | - | - | - | - | - | - | - |
| 21 | Badan internasional dan badan ekstra internasional lainnya / <i>International Institution and Other Extra Intern</i> | - | - | - | - | - | - | - |
| 22 | Bukan Lapangan Usaha / <i>Non Business Field</i> | 5,851 | - | - | 56 | - | - | - |
| 23 | Lainnya/ <i>Others</i> | 9,140,623 | - | - | 585 | - | - | - |
| JUMLAH/ TOTAL | | 12,391,253 | - | - | 31,595 | 989 | - | - |
| 31 Desember 2019 / 31 December 2019 | | | | | | | | |
| 1 | Pertanian, Kehutanan, dan Perikanan/ <i>Agriculture, Forestry, and Fishery</i> | - | - | - | - | - | - | - |
| 2 | Pertambangan dan Penggalian/ <i>Mining and Quarrying</i> | - | - | - | - | - | - | - |
| 3 | Industri pengolahan / <i>Manufacturing</i> | 1,215,704 | - | - | - | - | - | - |
| 4 | Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin/ <i>Procurement of electricity, gas, steam / hot water &</i> | - | - | - | - | - | - | - |
| 5 | Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah/ <i>Water Management, Waste</i> | - | - | - | - | - | - | - |
| 6 | Konstruksi / <i>Construction</i> | - | - | - | - | - | - | - |
| 7 | Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor/ <i>Wholesale and Retail Tra</i> | 1,796,713 | - | - | - | - | - | - |
| 8 | Pengangkutan dan Pergudangan/ <i>Freight and Warehousing</i> | 124,245 | - | - | - | - | - | - |
| 9 | Penyediaan akomodasi dan penyediaan makan minum/ <i>Accommodation and Food & Beverage</i> | - | - | - | - | - | - | - |
| 10 | Informasi dan Komunikasi/ <i>Information and Communication</i> | - | - | - | - | - | - | - |
| 11 | Aktivitas Keuangan dan Asuransi/ <i>Financial and Insurance Activities</i> | 2,002,633 | - | - | - | - | - | - |
| 12 | <i>Real Estate</i> | 87,129 | - | - | - | - | - | - |
| 13 | Aktivitas Profesi, Ilmiah, dan Teknis/ <i>Professional, Scientific, and Technical Activities</i> | - | - | - | - | - | - | - |
| 14 | Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya/ <i>Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports</i> | - | - | - | - | - | - | - |
| 15 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib / <i>Public Administration, Defense and Comp</i> | - | - | - | - | - | - | - |
| 16 | Pendidikan/ <i>Education</i> | - | - | - | - | - | - | - |
| 17 | Jasa kesehatan dan kegiatan sosial / <i>Human Health and Social Work Activities</i> | - | - | - | - | - | - | - |
| 18 | Kesenian, Hiburan, dan Rekreasi/ <i>Arts, Entertainment and Recreation</i> | - | - | - | - | - | - | - |
| 19 | Aktivitas Jasa Lainnya/ <i>Other Service Activities</i> | - | - | - | - | - | - | - |
| 20 | Aktivitas Rumah Tangga sebagai Pemberi Kerja/ <i>Household Activities as an Employer</i> | - | - | - | - | - | - | - |
| 21 | Badan internasional dan badan ekstra internasional lainnya / <i>International Institution and Other Extra Intern</i> | - | - | - | - | - | - | - |
| 22 | Bukan Lapangan Usaha / <i>Non Business Field</i> | 7,537 | - | - | - | - | - | - |
| 23 | Lainnya/ <i>Others</i> | 6,524,784 | - | - | - | - | - | - |
| Total | | 11,758,745 | - | - | - | - | - | - |

(dalam juta rupiah)/ (in million rupiah)

| No. | Keterangan/ Descriptions | 31 Desember 2020 / 31 December 2020 | | | 31 Desember 2019 / 31 December 2019 | | |
|--|---|--|----------------|----------------|--|----------------|----------------|
| | | Stage 1 (3) | Stage 2 (4) | Stage 3 (5) | Stage 1 (6) | Stage 2 (8) | Stage 3 (9) |
| 1 | Saldo awal CKPN/ <i>Beginning balance - allowance for impairment losses</i> | 37,676 | - | - | - | - | - |
| 2 | Pembentukan (pemulihan) CKPN pada periode berjalan (Net)/ <i>Additional/reversal allowance for impairment losses during the year (Net)</i> | - | - | - | - | - | - |
| | 2.a Pembentukan CKPN pada periode berjalan / <i>Additional allowance for impairment losses during the year</i> | (6,081) | 989 | - | - | - | - |
| | 2.b Pemulihan CKPN pada periode berjalan / <i>Reversal allowance for impairment losses during the year</i> | - | - | - | - | - | - |
| 3 | CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan / <i>Allowance for impairment losses used for written off receivables during the year</i> | - | - | - | - | - | - |
| 4 | Pembentukan (pemulihan) lainnya pada periode berjalan / <i>Other additional (reversal) of allowance during the year</i> | - | - | - | - | - | - |
| Saldo akhir CKPN/ CKPN Ending Balance | | 31,595 | 989 | - | - | - | - |

Tabel 13 Risiko Kredit - Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio Dan Skala Peringkat

Table 13 Disclosure of Net Receivables by Portfolio and Rating Category (dalam juta rupiah/ (in million rupiah))

| | | 31 Desember 2020/ 31 December 2020 | | | | | | | | | | | | | | | | |
|----------------------|---|--|--|-------------------------|---------------------|-----------------------------|-------------------------|---------------------|-------------------------------|--|----------|----------|---------------------------------|------|------------|------------|--------------------------|---------------|
| | | Tagihan Bersih/ Net Receivables | | | | | | | | | | | | | | | | |
| No | Kategori Portofolio/ Portfolio Category | Lembaga Pemeringkat/ Rating Company | Peringkat jangka panjang/ Long Term Rating | | | | | | | Peringkat jangka pendek/ Short Term Rating | | | | | | | Tanpa Peringkat/ Unrated | Jumlah/ Total |
| | | | AAA/ AAA | AA+ s.d AA-/ AA+ to AA- | A+ s.d A-/ A+ to A- | BBB+ s.d BBB-/ BBB+ to BBB- | BB+ s.d BB-/ BB+ to BB- | B+ s.d B-/ B+ to B- | Kurang dari B-/ Lower than B- | A-1/ A-1 | A-2/ A-2 | A-3/ A-3 | Kurang dari A-3/ Lower than A-3 | | | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | | | |
| 1 | Tagihan Kepada Pemerintah/ Receivables on Sovereigns | - | - | - | - | - | - | - | - | - | - | - | - | - | 8,773,416 | 8,773,416 | | |
| 2 | Tagihan Kepada Entitas Sektor Publik/ Receivables on Public Sector Entities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 4 | Tagihan Kepada Bank/ Receivables on Banks | - | - | 189 | - | - | 39 | - | - | - | - | - | - | - | 1,054,605 | 1,054,833 | | |
| 5 | Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 6 | Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 7 | Kredit Pegawai/Pensiunan / Employee/Retired Loans | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Receivables on Micro, Small Business & Retail Portfolio | - | - | - | - | - | - | - | - | - | - | - | - | - | 5,851 | 5,851 | | |
| 9 | Tagihan kepada Korporasi/ Receivables on Corporate | - | - | - | - | - | - | - | - | - | - | - | - | - | 2,189,946 | 2,189,946 | | |
| 10 | Tagihan yang Telah Jatuh Tempo / Past Due Receivables | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 11 | Aset Lainnya / Other Assets | - | - | - | - | - | - | - | - | - | - | - | - | - | 367,207 | 367,207 | | |
| JUMLAH/ TOTAL | | - | - | 189 | - | - | 39 | - | - | - | - | - | - | - | 12,391,025 | 12,391,253 | | |

(dalam juta rupiah/ (in million rupiah))

| | | 31 Desember 2019/ 31 December 2019 | | | | | | | | | | | | | | | | |
|----------------------|---|------------------------------------|--|-------------------------|---------------------|-----------------------------|-------------------------|---------------------|-------------------------------|--|----------|----------|---------------------------------|------|------------|------------|--------------------------|---------------|
| | | Tagihan Bersih/ Net Receivables | | | | | | | | | | | | | | | | |
| No | Kategori Portofolio/ Portfolio Category | Rating Company | Peringkat jangka panjang/ Long Term Rating | | | | | | | Peringkat jangka pendek/ Short Term Rating | | | | | | | Tanpa Peringkat/ Unrated | Jumlah/ Total |
| | | | AAA/ AAA | AA+ s.d AA-/ AA+ to AA- | A+ s.d A-/ A+ to A- | BBB+ s.d BBB-/ BBB+ to BBB- | BB+ s.d BB-/ BB+ to BB- | B+ s.d B-/ B+ to B- | Kurang dari B-/ Lower than B- | A-1/ A-1 | A-2/ A-2 | A-3/ A-3 | Kurang dari A-3/ Lower than A-3 | | | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | | | |
| 1 | Tagihan Kepada Pemerintah/ Receivables on Sovereigns | - | - | - | - | - | - | - | - | - | - | - | - | - | 6,482,566 | 6,482,566 | | |
| 2 | Tagihan Kepada Entitas Sektor Publik/ Receivables on Public Sector Entities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 4 | Tagihan Kepada Bank/ Receivables on Banks | - | - | 18,828 | - | - | 104,690 | - | - | - | - | - | - | - | 1,060,319 | 1,183,837 | | |
| 5 | Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 6 | Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 7 | Kredit Pegawai/Pensiunan/ Employee Retired Loans | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Receivables on Micro, Small Business & Retail Portfolio | - | - | - | - | - | - | - | - | - | - | - | - | - | 7,537 | 7,537 | | |
| 9 | Tagihan kepada Korporasi/ Receivables on Corporate | - | - | - | - | - | - | - | - | - | - | - | - | - | 4,042,587 | 4,042,587 | | |
| 10 | Tagihan yang Telah Jatuh Tempo/ Past Due Receivables | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 11 | Aset Lainnya / Other Assets | - | - | - | - | - | - | - | - | - | - | - | - | - | 42,218 | 42,218 | | |
| JUMLAH/ TOTAL | | - | - | 18,828 | - | - | 104,690 | - | - | - | - | - | - | - | 11,635,227 | 11,758,745 | | |

| No. | Kategori Portofolio / Portfolio Category | 31 Desember 2020 / 31 December 2020 | | | | | | | | | | | 31 Desember 2019 / 31 December 2019 | | | | | | | | | | | | | | |
|----------|--|---|------------------|-----|-----|-----|-----|----------------|--------------|------------------|------------------|----------------|-------------------------------------|--------------------------------|---|------------------|------|------|------|----------------|----------------|------------------|------------------|------|------------------|----------------|--------------------------------|
| | | Taahhan Bersih Setelah Memerhitungkan Dampak Mitigasi Risiko Kredit / Net Receivables after Calculation of Credit Risk Mitigation Impact | | | | | | | | | | | ATMR/ RWA | Beban Modal/ Capital Charge | Taahhan Bersih Setelah Memerhitungkan Dampak Mitigasi Risiko Kredit / Net Receivables after Calculation of Credit Risk Mitigation Impact | | | | | | | | | | | ATMR/ RWA | Beban Modal/ Capital Charge |
| | | 0% | 20% | 35% | 40% | 45% | 50% | 75% | 100% | 150% | Lainnya / Others | 0% | | | 20% | 35% | 40% | 45% | 50% | 75% | 100% | 150% | Lainnya / Others | | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) | (24) | (25) | (26) | | |
| A | Eksposur Laporan Posisi Keuangan/ Balance Sheet Exposures | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah / Receivables on Sovereigns | 8,773,416 | - | - | - | - | - | - | - | - | - | - | - | - | 6,482,566 | - | - | - | - | - | - | - | - | - | - | - | |
| 2 | Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 4 | Tagihan Kepada Bank / Receivables on Banks | - | 351,479 | - | - | - | - | 703,354 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 5 | Kredit Berasun Rumah Tinggal / Loans Secured by Residential Property | - | - | - | - | - | - | - | - | - | - | - | 421,973 | 33,758 | - | 762,113 | - | - | - | - | - | - | - | - | - | 363,285 | 29,063 |
| 6 | Kredit Berasun Properti Komersial / Loans Secured by Commercial Real Estate | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 7 | Kredit Pegawai/Pensiunan / Employee/Retired Loans | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio | - | - | - | - | - | - | - | 5,851 | - | - | - | 4,388 | 351 | - | - | - | - | - | - | 7,537 | - | - | - | - | 5,653 | 452 |
| 9 | Tagihan kepada Korporasi / Receivables on Corporate | - | 795,421 | - | - | - | - | - | - | 1,394,525 | - | 1,553,609 | 124,289 | - | 1,538,563 | - | - | - | - | - | - | 2,504,024 | - | - | - | 2,811,737 | 224,939 |
| 10 | Tagihan yang Telah Jatuh Tempo / Past Due Receivables | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 11 | Aset Lainnya / Other Assets | 3,896 | - | - | - | - | - | - | - | 363,311 | - | 363,311 | 29,065 | - | 3,571 | - | - | - | - | - | - | 27,999 | - | - | - | 27,999 | 2,240 |
| | Jumlah Eksposur Laporan Posisi Keuangan/ Total Exposures - Balance Sheet | 8,777,312 | 1,146,900 | | | | | 703,354 | 5,851 | 1,757,836 | | | 2,343,281 | 187,462 | 6,486,137 | 2,300,676 | | | | 421,724 | 7,537 | 2,532,023 | | | 3,208,674 | 256,694 | |
| B | Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif/ Off Balance Sheet Commitment/Contingency Receivables Exposures | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah / Receivables on Sovereigns | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank / Receivables on Banks | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Kredit Berasun Rumah Tinggal / Loans Secured by Residential Property | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 6 | Kredit Berasun Properti Komersial / Loans Secured by Commercial Real Estate | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 7 | Kredit Pegawai/Pensiunan / Employee/Retired Loans | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio | - | - | - | - | - | - | - | - | - | - | - | 4,388 | 351 | - | - | - | - | - | - | 7,537 | - | - | - | - | 5,653 | 452 |
| 9 | Tagihan kepada Korporasi / Receivables on Corporate | - | - | - | - | - | - | - | - | 29,193 | - | 29,193 | 2,335 | - | - | - | - | - | - | - | - | 20,501 | - | - | - | 20,501 | 1,640 |
| 10 | Tagihan yang Telah Jatuh Tempo / Past Due Receivables | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | Jumlah Eksposur Transaksi Rekening Administratif/ Total Exposures - Off Balance Sheet | | | | | | | | | 29,193 | | | 29,193 | 2,335 | | | | | | | 20,501 | | | | 20,501 | 1,640 | |
| C | Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk Exposures | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah / Receivables on Sovereigns | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank / Receivables on Banks | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Tagihan kepada Korporasi / Receivables on Corporate | - | - | - | - | - | - | - | - | - | - | 178,918 | - | 178,918 | 14,313 | - | - | - | - | - | - | 122,425 | - | - | - | 122,425 | 9,794 |
| | Jumlah Eksposur akibat Kegagalan Pihak Lawan/ Total Counterparty Credit Risk Exposures | | | | | | | | | | | 178,918 | | 178,918 | 14,313 | | | | | | 122,425 | | | | 122,425 | 9,794 | |

| No. | Kategori Portofolio/ Portfolio Category | 31 Desember 2020 / 31 December 2020 | | | | | | 31 Desember 2019 / 31 December 2019 | | | | | | | |
|--|--|--|------------------------|------------------------|---|-----------------|-------------------------------------|--|------------------------|-----------------------------------|---|-------------------------------------|--------------------------------|------------------------|-----------------------------------|
| | | Bagian Yang Dijamin Dengan / Portion Secured by | | | Bagian Yang Tidak Dijamin/ Unsecured Portion | | | Bagian Yang Dijamin Dengan / Portion Secured by | | | Bagian Yang Tidak Dijamin/ Unsecured Portion | | | | |
| | | Tagihan Bersih / Net Receivables | Agunan / Collateral | Garansi / Guarantee | Asuransi Kredit/ Credit Insurance | Lainnya/ Others | Tagihan Bersih / Net Receivables | Agunan / Collateral | Garansi / Guarantee | Asuransi Kredit/ Credit Insurance | Lainnya/ Others | Tagihan Bersih / Net Receivables | Agunan / Collateral | Garansi / Guarantee | Asuransi Kredit/ Credit Insurance |
| (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 Eksposur Laporan Posisi Keuangan/ Balance Sheet Exposures | | | | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah / Receivables on Sovereigns | 8,773,416 | - | - | - | - | 8,773,416 | - | - | - | - | - | - | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank / Receivables on Banks | 1,054,833 | - | 351,250 | - | - | 703,583 | 1,183,837 | - | 638,595 | - | - | - | 545,242 | |
| 5 | Kredit Beracun Rumah Tinggal / Loans Secured by Residential Property | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 6 | Kredit Beracun Properti Komersial/ Loans Secured by Commercial Real Estate | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 7 | Kredit Pegawai/Pensiunan / Employee/Retired Loans | 5,851 | - | - | - | - | 5,851 | - | - | - | - | - | - | - | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio | - | - | - | - | - | - | - | 7,537 | - | - | - | - | 7,537 | |
| 9 | Tagihan kepada Korporasi / Receivables on Corporate | 2,189,946 | - | 795,421 | - | - | 1,394,525 | 4,042,587 | - | 1,538,563 | - | - | - | 2,504,024 | |
| 10 | Tagihan yang Telah Jatuh Tempo / Past Due Receivables | 367,207 | - | - | - | - | 367,211 | 42,218 | - | - | - | - | - | 38,647 | |
| 11 | Aset Lainnya / Other Assets | - | - | - | - | 3,996 | 3,996 | - | - | - | - | - | 3,571 | - | |
| Jumlah Eksposur Laporan Posisi Keuangan/ Total Exposures - Balance Sheet | | 12,391,253 | - | 1,146,671 | - | - | 8,777,312 | 2,467,270 | 11,758,745 | - | 2,177,158 | - | 6,486,137 | 3,095,450 | |
| B Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif/ Off Balance Sheet Commitment/Contingency Receivables Exposures | | | | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah / Receivables on Sovereigns | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 2 | Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 4 | Tagihan Kepada Bank / Receivables on Banks | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 5 | Kredit Beracun Rumah Tinggal / Loans Secured by Residential Property | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 6 | Kredit Beracun Properti Komersial/ Loans Secured by Commercial Real Estate | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 7 | Kredit Pegawai/Pensiunan / Employee/Retired Loans | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 9 | Tagihan kepada Korporasi / Receivables on Corporate | 20,193 | - | - | - | - | 20,193 | 20,501 | - | - | - | - | - | 20,501 | |
| 10 | Tagihan yang Telah Jatuh Tempo / Past Due Receivables | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Jumlah Eksposur Transaksi Rekening Administratif/ Total Exposures - Off Balance Sheet | | 20,193 | - | - | - | - | 20,193 | 20,501 | - | - | - | - | - | 20,501 | |
| C Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk Exposures | | | | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah / Receivables on Sovereigns | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 2 | Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 4 | Tagihan Kepada Bank / Receivables on Banks | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 6 | Tagihan kepada Korporasi / Receivables on Corporate | 178,918 | - | - | - | - | 178,918 | 122,425 | - | - | - | - | - | 122,425 | |
| Jumlah eksposur akibat Kegagalan Pihak Lawan/ Total Counterparty Credit Risk Exposures | | 178,918 | - | - | - | - | 178,918 | 122,425 | - | - | - | - | - | 122,425 | |
| JUNLAH/ TOTAL (A+B+C) | | 12,399,364 | - | 1,146,671 | - | - | 8,777,312 | 2,675,381 | 11,901,671 | - | 2,177,158 | - | 6,486,137 | 3,238,376 | |

Table 16 Risiko Kredit - Penungkapan Perhitungan ATMR untuk Risiko Kredit dengan Menggunakan Pendekatan Standar

Table 16 Credit Risk - Disclosure of RWA Calculation for Credit Risk Using the Standard Approach

1. Eksposur Aset di laporan posisi keuangan, kecuali eksposur sekuritisasi/ Balance Sheet Assets Exposures, except securitization exposures

| | | 31 Desember 2020 / 31 December 2020 | | | 31 Desember 2019 / 31 December 2019 | | |
|----------------------|---|-------------------------------------|----------------------------------|---------------------------------|-------------------------------------|----------------------------------|---------------------------------|
| No | Kategori Portofolio/ Portfolio Category | Tagihan Bersih/ Net Receivables | ATMR Sebelum MRK/ RWA before CRM | ATMR Setelah MRK/ RWA after CRM | Tagihan Bersih/ Net Receivables | ATMR Sebelum MRK/ RWA before CRM | ATMR Setelah MRK/ RWA after CRM |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1. | Tagihan Kepada Pemerintah/ Receivables on Sovereigns | 8,773,416 | - | - | 6,482,566 | - | - |
| a. | Tagihan Kepada Pemerintah Indonesia/ Receivables on Indonesia Sovereigns | 8,773,416 | - | - | 6,482,566 | - | - |
| b. | Tagihan Kepada Pemerintah Negara Lain/ Receivables on Other Country Sovereigns | - | - | - | - | - | - |
| 2. | Tagihan Kepada Entitas Sektor Publik/ Receivables on Public Sector Entities | - | - | - | - | - | - |
| 3. | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ Receivables on Multilateral Development | - | - | - | - | - | - |
| 4. | Tagihan Kepada Bank/ Receivables on Banks | 1,054,833 | 421,973 | 421,973 | 1,183,837 | 363,285 | 363,285 |
| a. | Tagihan Jangka Pendek/ Short Term Receivables | 229 | 46 | 46 | 123,518 | 24,704 | 24,704 |
| b. | Tagihan Jangka Panjang/ Long Term Receivables | 1,054,604 | 421,927 | 421,927 | 1,060,319 | 338,581 | 338,581 |
| 5. | Kredit Beragun Rumah Tinggal/ Loans Secured by Residential Property | - | - | - | - | - | - |
| 6. | Kredit Beragun Properti Komersial/ Loans Secured by Commercial Real Estate | - | - | - | - | - | - |
| 7. | Kredit Pegawai/Pensiunan/ Employee/Retired Loans | - | - | - | - | - | - |
| 8. | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Receivables on Micro, Small Business & Retail Portfolio | 5,851 | 4,388 | 4,388 | 7,537 | 5,653 | 5,653 |
| 9. | Tagihan kepada Korporasi/ Receivables on Corporate | 2,189,946 | 1,553,609 | 1,553,609 | 4,042,587 | 2,811,737 | 2,811,737 |
| 10. | Tagihan yang Telah Jatuh Tempo/ Past Due Receivables | - | - | - | - | - | - |
| a. | Kredit Beragun Rumah Tinggal/ Loans Secured by Residential Property | - | - | - | - | - | - |
| b. | Selain Kredit Beragun Rumah Tinggal/ Other than loans Secured by Residential Property | - | - | - | - | - | - |
| 11. | Aset Lainnya/ Other Assets | 367,207 | - | 367,207 | 42,218 | - | 38,647 |
| a. | Uang tunai, emas, dan commemorative coin/ Cash, gold and commemorative coins | 3,896 | - | 3,896 | 3,571 | - | - |
| b. | Penyertaan (selain yang menjadi faktor pengurang modal)/ Participation (other than those that are deducting capital) | - | - | - | - | - | - |
| 1) | Penyertaan modal sementara dalam rangka restrukturisasi kredit/ Temporary capital participation for credit | - | - | - | - | - | - |
| 2) | Penyertaan kepada perusahaan keuangan yang tidak terdaftar di bursa/ Investments in financial companies that | - | - | - | - | - | - |
| 3) | Penyertaan kepada perusahaan keuangan yang terdaftar di bursa/ Investments in financial companies listed on | - | - | - | - | - | - |
| c. | Aset tetap dan inventaris neto/ Fixed assets and net inventory | 96,406 | - | 96,406 | 14,242 | - | 14,242 |
| d. | Agunan Yang Diambil Alih (AYDA)/ Foreclosed Collateral | - | - | - | - | - | - |
| e. | Antar kantor neto/ Inter office net | - | - | - | - | - | - |
| f. | Lainnya/ Others | 266,905 | - | 266,905 | 24,405 | - | 24,405 |
| JUMLAH/ TOTAL | | 12,391,253 | 1,979,970 | 2,347,177 | 11,758,745 | 3,180,675 | 3,219,322 |

2. Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif, kecuali eksposur sekuritisasi. Off Balance Sheet Commitment/Contingency Receivables Exposures, except securitization exposures

| | | 31 Desember 2020 / 31 December 2020 | | | 31 Desember 2019 / 31 December 2019 | | |
|----------------------|--|-------------------------------------|----------------------------------|---------------------------------|-------------------------------------|----------------------------------|---------------------------------|
| No | Kategori Portofolio/ Portfolio Category | Tagihan Bersih/ Net Receivables | ATMR Sebelum MRK/ RWA before CRM | ATMR Setelah MRK/ RWA after CRM | Tagihan Bersih/ Net Receivables | ATMR Sebelum MRK/ RWA before CRM | ATMR Setelah MRK/ RWA after CRM |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1. | Tagihan Kepada Pemerintah/ Receivables on Sovereigns | - | - | - | - | - | - |
| a. | Tagihan Kepada Pemerintah Indonesia/ Receivables on Indonesia Sovereigns | - | - | - | - | - | - |
| b. | Tagihan Kepada Pemerintah Negara Lain/ Receivables on Other Country Sovereigns | - | - | - | - | - | - |
| 2. | Tagihan Kepada Entitas Sektor Publik/ Receivables on Public Sector Entities | - | - | - | - | - | - |
| 3. | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - |
| 4. | Tagihan Kepada Bank/ Receivables on Banks | - | - | - | - | - | - |
| a. | Tagihan Jangka Pendek/ Short Term Receivables | - | - | - | - | - | - |
| b. | Tagihan Jangka Panjang/ Long Term Receivables | - | - | - | - | - | - |
| 5. | Kredit Beragun Rumah Tinggal/ Loans Secured by Residential Property | 29,193 | 29,193 | 29,193 | 20,501 | 20,501 | 20,501 |
| 6. | Kredit Beragun Properti Komersial/ Loans Secured by Commercial Real Estate | - | - | - | - | - | - |
| 7. | Kredit Pegawai/Pensiunan/ Employee/Retired Loans | - | - | - | - | - | - |
| 8. | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Receivables on Micro, Small Business & Retail Portfolio | - | - | - | - | - | - |
| 9. | Tagihan kepada Korporasi/ Receivables on Corporate | - | - | - | - | - | - |
| 10. | Tagihan yang Telah Jatuh Tempo/ Past Due Receivables | - | - | - | - | - | - |
| a. | Kredit Beragun Rumah Tinggal/ Loans Secured by Residential Property | - | - | - | - | - | - |
| b. | Selain Kredit Beragun Rumah Tinggal/ Other than loans Secured by Residential Property | - | - | - | - | - | - |
| JUMLAH/ TOTAL | | 29,193 | 29,193 | 29,193 | 20,501 | 20,501 | 20,501 |

3. Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk Exposures

| | | 31 Desember 2020 / 31 December 2020 | | | 31 Desember 2019 / 31 December 2019 | | |
|---|--|-------------------------------------|--|---------------------------------------|-------------------------------------|--|------------------------------------|
| (dalam juta rupiah) / (in million rupiah) | | | | | | | |
| No | Kategori Portofolio / Portfolio Category | Tagihan Bersih/ Net Receivables | ATMR Sebelum MRK/ RWA before CRM | ATMR Setelah MRK/ RWA after CRM | Tagihan Bersih/ Net Receivables | ATMR Sebelum MRK/ RWA before CRM | ATMR Setelah MRK/ RWA after CRM |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1. | Tagihan Kepada Pemerintah/ Receivables on Sovereigns | - | - | - | - | - | - |
| a. | Tagihan Kepada Pemerintah Indonesia/ Receivables on Indonesia Sovereigns | - | - | - | - | - | - |
| b. | Tagihan Kepada Pemerintah Negara Lain/ Receivables on Other Country Sovereigns | - | - | - | - | - | - |
| 2. | Tagihan Kepada Entitas Sektor Publik/ Receivables on Public Sector Entities | - | - | - | - | - | - |
| 3. | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ | - | - | - | - | - | - |
| 4. | Tagihan Kepada Bank/ Receivables on Banks | - | - | - | - | - | - |
| a. | Tagihan Jangka Pendek/ Short Term Receivables | - | - | - | - | - | - |
| b. | Tagihan Jangka Panjang/ Long Term Receivables | - | - | - | - | - | - |
| 5. | Kredit Beragun Properti Komersial/ Loans Secured by Commercial Real Estate | - | - | - | - | - | - |
| 6. | Tagihan kepada Korporasi / Receivables on Corporate | - | - | - | - | - | - |
| JUMLAH/ TOTAL | | - | - | - | - | - | - |

4. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk)/ Settlement Risk Exposures

| | | 31 Desember 2020 / 31 December 2020 | | | 31 Desember 2019 / 31 December 2019 | | |
|---|--|-------------------------------------|--|-----------|-------------------------------------|--|-----------|
| (dalam juta rupiah) / (in million rupiah) | | | | | | | |
| No | Jenis Transaksi/ Transaction Type | Nilai Eksposur/ Exposure Value | Faktor Pengurang Modal/ Capital deduction factor | ATMR/ RWA | Nilai Eksposur/ Exposure Value | Faktor Pengurang Modal/ Capital deduction factor | ATMR/ RWA |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1. | Delivery versus payment | - | - | - | - | - | - |
| a. | Beban Modal 8% (5-15 hari)/ Capital charge 8% (5-15 days) | - | - | - | - | - | - |
| b. | Beban Modal 50% (16-30 hari)/ Capital charge 50% (16-30 days) | - | - | - | - | - | - |
| c. | Beban Modal 75% (31-45 hari)/ Capital charge 75% (31-45 days) | - | - | - | - | - | - |
| d. | Beban Modal 100% (lebih dari 45 hari)/ Capital charge 100% (more than 45 days) | - | - | - | - | - | - |
| 2. | Non-delivery versus payment | - | - | - | - | - | - |
| JUMLAH/ TOTAL | | - | - | - | - | - | - |

5. Eksposur Sekuritisasi/ Securitization Exposures

| | | 31 Desember 2020 / 31 December 2020 | | | 31 Desember 2019 / 31 December 2019 | | |
|---|--|-------------------------------------|--|-----------|-------------------------------------|--|-----------|
| (dalam juta rupiah) / (in million rupiah) | | | | | | | |
| No | Jenis Transaksi/ Transaction Type | Nilai Eksposur/ Exposure Value | Faktor Pengurang Modal/ Capital deduction factor | ATMR/ RWA | Nilai Eksposur/ Exposure Value | Faktor Pengurang Modal/ Capital deduction factor | ATMR/ RWA |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1. | ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode External Rating Base Approach (ERBA)/ RWA for securitization exposures calculated by External Rating Base Approach (ERBA) method | - | - | - | - | - | - |
| 2. | ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standardized Approach (SA)/ RWA for securitization exposures calculated by Standardized Approach (SA) method | - | - | - | - | - | - |
| 3. | Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama/ Securitization exposures as deduction factor of core capital | - | - | - | - | - | - |
| JUMLAH/ TOTAL | | - | - | - | - | - | - |

6. Eksposur Derivatif/ Derivative Exposures

| | | 31 Desember 2020 / 31 December 2020 | | | 31 Desember 2019 / 31 December 2019 | | |
|---|--|-------------------------------------|--|---------------------------------------|-------------------------------------|--|------------------------------------|
| (dalam juta rupiah) / (in million rupiah) | | | | | | | |
| No | Kategori Portofolio / Portfolio Category | Tagihan Bersih/ Net Receivables | ATMR Sebelum MRK/ RWA before CRM | ATMR Setelah MRK/ RWA after CRM | Tagihan Bersih/ Net Receivables | ATMR Sebelum MRK/ RWA before CRM | ATMR Setelah MRK/ RWA after CRM |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1. | Tagihan Kepada Pemerintah/ Receivables on Sovereigns | - | - | - | - | - | - |
| a. | Tagihan Kepada Pemerintah Indonesia/ Receivables on Indonesia Sovereigns | - | - | - | - | - | - |
| b. | Tagihan Kepada Pemerintah Negara Lain/ Receivables on Other Country Sovereigns | - | - | - | - | - | - |
| 2. | Tagihan Kepada Entitas Sektor Publik/ Receivables on Public Sector Entities | - | - | - | - | - | - |
| 3. | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ | - | - | - | - | - | - |
| 4. | Tagihan Kepada Bank/ Receivables on Banks | - | - | - | - | - | - |
| a. | Tagihan Jangka Pendek/ Short Term Receivables | 716,209 | 716,209 | 143,242 | 122,693 | 122,693 | 24,539 |
| b. | Tagihan Jangka Panjang/ Long Term Receivables | 789 | 789 | 395 | 120,556 | 120,556 | 60,278 |
| 5. | Kredit Beragun Properti Komersial/ Loans Secured by Commercial Real Estate | - | - | - | - | - | - |
| 6. | Tagihan kepada Korporasi / Receivables on Corporate | 39,580 | 39,580 | 25,264 | 21,199 | 21,199 | 18,032 |
| 7. | Eksposur tertimbang dari Credit Valuation Adjustment (CVA risk weighted assets) / Credit Valuation Adjustment (CVA risk weighted assets) | 10,017 | 10,017 | 10,017 | 19,575 | 19,575 | 19,575 |
| JUMLAH/ TOTAL | | 766,595 | 766,595 | 178,918 | 284,023 | 284,023 | 122,424 |

7 Total Pengukuran Risiko Kredit/ Total Credit Risk Measurement (1+2+3+4+5+6)

| | | 31 Desember 2020 / 31 December 2020 | | 31 Desember 2019 / 31 December 2019 | |
|--|--|-------------------------------------|--------|-------------------------------------|-----|
| (dalam jutaan rupiah) / (in million rupiah) | | | | | |
| | | (A) | (B) | (C) | (D) |
| JUMLAH ATMR RISIKO KREDIT/ TOTAL RISK WEIGHTED ASSETS CREDIT RISK | | 2,555,288 | - | 3,362,247 | - |
| FAKTOR PENGURANG ATMR RISIKO KREDIT/ RISK WEIGHTED ASSETS CREDIT RISK DEDUCTION FACTOR : Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit/ The excess between PPKA's general reserve for productive assets that must be calculated and 1.25% RWA for Credit Risk | | - | 10,647 | - | - |
| TOTAL ATMR RISIKO KREDIT (A) - (B)/ TOTAL RISK WEIGHTED ASSETS CREDIT RISK (A-B) | | 2,555,288 | - | 3,351,600 | - |
| TOTAL FAKTOR PENGURANG MODAL/ TOTAL CAPITAL DEDUCTION FACTOR | | - | - | - | - |

Risiko Kredit - Pengungkapan Kualitatif Counterparty Credit Risk (CCRA)

***Pengungkapan risiko Kredit pihak lawan
(Counterparty Credit Risk)***

Counterparty credit risk merupakan risiko kredit yang timbul akibat transaksi dengan pihak lawan (*counterparty*) dari transaksi treasuri maupun transaksi non-treasuri. Dalam pemberian fasilitas terkait dengan risiko kredit counterparty khususnya atas instrumen FX dan Derivatif, risiko yang dihadapi oleh Perusahaan meliputi risiko akibat kegagalan penyerahan kewajiban oleh pihak lawan pada tanggal penyelesaian transaksi (risiko setelmen) dan risiko yang disebabkan kegagalan pihak lawan sebelum tanggal penyelesaian transaksi (risiko pre-setelmen). Untuk Bank, eksposur risiko kredit pihak lawan yang relevan adalah sejumlah kecil eksposur risiko kredit pihak lawan adalah dari transaksi derivatif *Over the Counter* ("OTC").

Pengungkapan risiko kredit pihak lawan: Transaksi Derivatif dimuat dalam Pengungkapan Kuantitatif Tabel 17.

Counterparty credit risk disclosures

Counterparty credit risk is the credit risk arising from transactions with the counterparty (counterparties) of treasury transactions and non-treasury transactions. In the provision of facilities related to counterparty credit risk in particular on FX and derivative instruments, the risks faced by the Company include the risk of failure due to the delivery obligation by the other party on the date of settlement (settlement risk) and the risk of failure due to the opponent before the date of completion of the transaction (risk pre-settlement). For Bank, the relevant counterparty credit risk exposures is a small amount of counterparty credit risk exposure from Over the Counter ("OTC") derivatives transactions.

Disclosure of counterparty credit risk - derivative transactions, is presented in Quantitative Disclosure Table 17.

| | (dalam juta rupiah)/ (in million rupiah) | | | | | |
|--|--|---|------------|---|------------------------------------|-----------|
| | a | b | c | d | e | f |
| | Replacement cost (RC) / Replacement cost (RC) | Potential future exposure (PFE) / Potential future exposure (PFE) | EEPE/ EEPE | Alpha digunakan untuk perhitungan regulatory EAD/ Alpha used to calculate regulatory EAD | Tagihan Bersih/ Net receivables | ATMR/ RWA |
| 1 SA-CCR (untuk derivatif) / SA-CCR (for derivatives) | 337,572 | 202,841 | - | 1.4 | 756,578 | 168,901 |
| 2 Metode Internal Model (untuk derivatif dan SFT) / Internal Model Method (for derivatives and SFTs) | - | - | - | - | N/A | N/A |
| 3 Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT) / Simple Approach for credit risk mitigation (for SFTs) | - | - | - | - | N/A | N/A |
| 4 Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT) / Comprehensive Approach for credit risk mitigation (for SFTs) | - | - | - | - | - | - |
| 5 VaR untuk SFT / VaR for SFTs | - | - | - | - | N/A | N/A |
| 6 Jumlah / Total | - | - | - | - | - | 168,901 |
| Analisis Kualitatif/ Qualitative Analysis | | | | | | |
| NA | | | | | | |

| | a | b |
|--|------------------------------------|-----------|
| | Tagihan bersih/ Net Receivables | ATMR/ RWA |
| Jumlah portfolios berdasarkan <i>Advanced CVA capital charge / Total portfolios subject to the Advanced CVA capital charge</i> | N/A | N/A |
| 1 (i) komponen VaR (termasuk 3x multiplier) / (i) VaR component (including the 3x multiplier) | N/A | N/A |
| 2 (ii) komponen Stressed VaR (termasuk 3x multiplier) / (ii) Stressed VaR component (including the 3x multiplier) | N/A | N/A |
| 3 Semua Portfolio sesuai <i>Standardised CVA Capital Charge / All Portfolio based on Standardised CVA Capital Charge</i> | 10,017 | 10,017 |
| 4 Jumlah sesuai <i>CVA Capital Charge / Total based on the CVA capital charge</i> | 10,017 | 10,017 |
| <i>Analisis Kualitatif/ Qualitative Analysis</i> | | |
| NA | | |

| | a | b | c | d | e | f | g | h | i |
|---|------------------|----------|------------------|----------------|--------------|------------------|----------------|------------------------|--|
| Bobot Resiko/ <i>Weighted Risk</i> | | | | | | | | | |
| Kategori Portofolio / <i>Portfolio Category</i> | 0% | 10% | 20% | 50% | 75% | 100% | 150% | Lainnya/ <i>Others</i> | Total Tagihan Bersih/ <i>Total Net receivables</i> |
| Tagihan kepada Pemerintah dan Bank Sentral/ <i>Receivables on Sovereigns and Central Bank</i> | 8,773,416 | - | - | - | - | - | - | - | 8,773,416 |
| Tagihan kepada Entitas Sektor Publik/ <i>Receivables on public sector entities</i> | - | - | - | - | - | - | - | - | - |
| Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ <i>Receivables on Multilateral Development Banks and International Institutions</i> | - | - | - | - | - | - | - | - | - |
| Tagihan kepada Bank Lain/ <i>Receivables on Other Banks</i> | - | - | - | - | - | - | - | - | - |
| Tagihan kepada perusahaan sekuritas/ <i>Receivables on securities companies</i> | - | - | 351,479 | 703,354 | - | - | - | - | 1,054,833 |
| Tagihan kepada Korporasi/ <i>Receivables on Corporation</i> | - | - | - | - | - | - | - | - | - |
| Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel/ <i>Receivables on Micro, Small Business & Retail Portfolio</i> | - | - | 795,421 | - | - | 1,394,525 | - | - | 2,189,946 |
| Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel/ <i>Receivables on Micro, Small Business & Retail Portfolio</i> | - | - | - | - | 5,851 | - | - | - | 5,851 |
| Aset lainnya/ <i>Other assets</i> | 3,896 | - | - | - | - | - | 363,311 | - | 367,207 |
| Jumlah/ <i>Total</i> | 8,777,312 | - | 1,146,900 | 703,354 | 5,851 | 1,394,525 | 363,311 | - | 12,391,253 |
| <i>Analisis Kualitatif/ Qualitative Analysis</i> | | | | | | | | | |
| NA | | | | | | | | | |

Risiko Kredit - Pengungkapan Kualitatif Umum

Risiko Kredit

Risiko kredit adalah risiko kerugian yang timbul dari ketidakmampuan peminjam atau counterparty untuk memenuhi kewajibannya. Bank of America mendefinisikan eksposur kredit ke peminjam atau counterparty sebagai potensi kerugian yang timbul dari semua klasifikasi produk termasuk pinjaman dan sewa, cerukan deposito, derivatif, aset yang dimiliki untuk dijual dan komitmen pinjaman didanai yang meliputi komitmen pinjaman, letter of credit dan jaminan keuangan.

Penerapan Manajemen Risiko untuk risiko kredit

Risiko kredit dinilai berdasarkan profil risiko peminjam atau counterparty, sumber pembayaran, sifat agunan yang mendasari, dan dukungan lain yang berdasarkan kejadian terkini, kondisi dan harapan.

Manajemen risiko kredit mencakup proses-proses berikut: pemberian pinjaman, manajemen portfolio, dan aktivitas terkait mitigasi kerugian.

Manajemen risiko kredit dimulai dengan penilaian terhadap profil risiko kredit dari peminjam atau counterparty berdasarkan analisis posisi keuangan dan / atau sifat keamanan atau dukungan untuk eksposur tersebut. Sebagai bagian dari penilaian risiko kredit secara keseluruhan dari peminjam atau counterparty, eksposur kredit memberikan peringkat risiko dan tunduk pada persetujuan berdasarkan pada standar yang ditetapkan persetujuan kredit. Setelah pinjaman diberikan, peringkat risiko dimonitor secara berkelanjutan. Jika perlu, peringkat risiko disesuaikan untuk mencerminkan perubahan dalam kondisi keuangan, arus kas atau situasi keuangan peminjam atau pihak lawan.

Credit Risk

Credit risk is the risk of loss arising from the inability of a borrower or counterparty to meet its obligations. Bank of America defines the credit exposure to a borrower or counterparty as the loss potential arising from all product classifications including loans and leases, deposit overdrafts, derivatives, assets held-for-sale and unfunded lending commitments that include loan commitments, letters of credit and financial guarantees.

Risk Management implementation for Credit risk

Credit risk is assessed based on the risk profile of the borrower or counterparty, repayment sources, the nature of underlying collateral, and other support given current events, conditions and expectations.

Credit risk management includes the following processes: credit origination, portfolio management, and loss mitigation activities.

Credit risk management starts with an assessment of the credit risk profile of the borrower or counterparty based on an analysis of their financial position and/or the nature of security or support for such exposures. As part of the overall credit risk assessment of a borrower or counterparty, credit exposures are assigned a risk rating and are subject to approval based on defined credit approval standards. Subsequent to loan origination, risk ratings are monitored on an ongoing basis. If necessary, risk ratings are adjusted to reflect changes in the financial condition, cash flow or financial situation of a borrower or counterparty.

Risiko kredit diukur melalui tiga jenis utama dari eksposur:

1. Jumlah Eksposur Risiko (TRE) adalah penjumlahan dari semua Kredit langsung, Kontinjensi, dan rekanan (produk yang diperdagangkan) Paparan. TRE digunakan untuk tujuan persetujuan serta mengukur konsentrasi kredit dari satu grup peminjam yang saling terkait, berdasarkan TRE Agregat. TRE termasuk eksposur yang timbul dari semua kegiatan pinjaman tradisional di mana kredit diperpanjang dan risiko yang ditanggung oleh Bank pada kontrak, bimbingan, atau secara kontingen serta eksposur bawah Produk Diperdagangkan seperti derivatif dan kontrak valuta asing.
2. Eksposur harian terkait dengan produk transaksional dan kegiatan dan umumnya disebabkan karena perbedaan waktu antara penerimaan dan pengeluaran dana (biasanya di antara 24 jam hingga 3 hari). Contoh umum termasuk limit settlement, dan batas *daylight overdraft*. Eksposur Intraday disetujui melalui proses persetujuan yang sama seperti TRE, tetapi menggunakan grid persetujuan terpisah dan tingkat persetujuan berdasarkan total Eksposur harian.
3. *Issuer Exposure* di definisikan sebagai risiko bahwa: (i) sebuah penerbit (atau *issuer*) tidak dapat memenuhi kewajiban pembayaran sebagaimana diatur dalam perjanjian kontraktual awal, dan (ii) nilai sekuritas yang ditahan dalam buku menurun dikarenakan sebuah kejadian kredit dan bukan kejadian pasar. *Issuer Exposure* disetujui secara terpisah dari TRE dan Eksposur Harian.

Eksposur kredit dari transaksi FX dan derivatif dianggap bagian dari TRE dan oleh karenanya dikelola dengan cara yang sama seperti semua eksposur TRE lainnya.

Bank telah mengimplementasikan secara global Risiko Penilaian Scorecard untuk segmen yang berbeda (Korporasi, Bank, Non-Bank FI, dll) untuk memfasilitasi penilaian kelayakan kredit dari peminjam, yang meliputi analisis Probability of Default (PD), Loss Given Default (LGD), dan Exposure at Default (EAD).

Credit Risk is measured via three primary types of exposure:

1. *Total Risk Exposure (TRE) is a summation of all Direct Credit, Contingent and Counterparty (traded products) Exposure. TRE is used for approval purposes as well as to measure concentrations of credit to a Family relationship of related borrowers, based on Aggregate TRE. TRE includes exposure arising from all traditional lending activities where credit is extended and risk is incurred by the Bank on a contractual, guidance, or contingent basis as well as exposures under Traded Products such as derivatives and foreign exchange contracts.*
2. *Intraday Exposure is related to transactional products and activities and is generally created by timing differences between the receipt and release of funds (general ranging from 24 hours to 3 days). Common examples include settlement limits, and daylight overdraft limits. Intraday Exposure is approved via the same approval process as TRE, but using separate approval grids and approval levels based on total Intraday Exposure.*
3. *Issuer Exposure is defined as the risk that: (i) an Issuer will not be able to pay amounts due under the original contractual agreement, and (ii) the value of securities held will decline because of a credit event, rather than a market event. Since Issuer Exposure is typically generated from public-side activities or groups, it is approved separately from TRE and Intraday Exposure.*

Exposures under Foreign Exchange and Derivative transactions are considered to be part of TRE and as such managed in the same manner as all other TRE exposures.

The Bank has globally implemented Risk Rating Scorecards for different segments (Corporate, Banks, Non-Banks FIs, etc) to facilitate assessment of the creditworthiness of borrowers, which include analysis Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD).

Tim *Credit Review* (CR) bertanggung jawab untuk menyediakan penilaian independen atas keputusan pemberian kredit pinjaman dan efektivitas atas proses dan peraturan kredit dalam *platform* pinjaman Bank. CR mengidentifikasi resiko yang sudah dan akan ada dan melaporkan temuannya kepada *stakeholder* kunci, termasuk manajemen eksekutif, *Board of Directors* atau Komitee, auditor eksternal, dan agensi yang berwenang.

Penurunan nilai dari aset keuangan

Pada setiap tanggal pelaporan Bank mengevaluasi apakah terdapat bukti yang obyektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai. Aset keuangan atau kelompok aset keuangan diturunkan nilainya dan kerugian penurunan nilai telah terjadi, jika dan hanya jika, terdapat bukti yang obyektif mengenai penurunan nilai tersebut sebagai akibat dari satu atau lebih peristiwa yang terjadi setelah pengakuan awal aset tersebut (peristiwa yang merugikan) dan peristiwa yang merugikan tersebut berdampak pada estimasi arus kas masa depan atas aset keuangan atau kelompok aset keuangan yang dapat diestimasi secara handal.

Kriteria yang digunakan oleh Bank untuk menentukan bukti obyektif dari penurunan nilai di antaranya adalah sebagai berikut:

- a. kesulitan keuangan signifikan yang dialami pihak penerbit atau peminjam;
- b. terjadinya wanprestasi atau tunggakan pembayaran pokok atau bunga;
- c. pihak pemberi pinjaman dengan alasan ekonomi atau hukum sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, memberikan keringanan (konsesi) pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
- d. terdapat kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya; atau
- e. hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan.

Pendekatan untuk pembentukan Cadangan Kerugian penurunan nilai (CKPN)

Credit Review (CR) team is responsible for providing an independent assessment of credit lending decisions and the effectiveness of credit processes and policies across the Bank's lending platform. Credit Review identifies existing and emerging risks and reports its findings to key stakeholders, including executive management, the Board of Directors or committee thereof, external auditors, and regulatory agencies.

Impairment of financial assets

The Bank assesses at each reporting date whether there is an objective evidence that a financial asset or group of financial assets is impaired. A financial asset or a group of financial assets is impaired and impairment losses are incurred only if there is an objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the asset (a "loss event") and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated.

Criteria that the Bank uses to determine that there is an objective evidence of impairment loss include the following:

- a. *significant financial difficulty of the issuer obligor;*
- b. *default or delinquency in interest or principal payments;*
- c. *the lender, for economic or legal reasons relating to the borrower's financial difficulty, granting to the borrower a concession that the lender would not otherwise consider;*
- d. *probability that the borrower will enter bankruptcy or other financial reorganization; or*
- e. *The disappearance of an active market for that financial asset because of financial difficulties.*

Allowance for impairment losses approach

Sesuai dengan PSAK 71, cadangan kerugian diakui sebesar kerugian kredit ekspektasian ("ECL") 12 bulan atau kerugian kredit ekspektasian sepanjang umur aset keuangan (*lifetime ECL*). *Lifetime ECL* adalah kerugian kredit ekspektasian yang berasal dari semua kemungkinan kejadian gagal bayar sepanjang umur ekspektasian suatu instrumen keuangan, sedangkan ECL 12 bulan adalah porsi dari kerugian kredit ekspektasian yang berasal dari kemungkinan kejadian gagal bayar dalam 12 bulan setelah tanggal pelaporan.

ECL diakui untuk seluruh instrumen utang keuangan, komitmen pinjaman dan jaminan keuangan yang diklasifikasikan sebagai *hold to collect/hold to collect and sell* dan memiliki arus kas SPPI. Kerugian kredit ekspektasian tidak diakui untuk instrumen ekuitas yang ditetapkan sebagai FVOCI.

ECL individual didasarkan pada kredit yang telah bermasalah dan diperhitungkan sebesar 100% dari total kewajibannya sedangkan ECL kolektif Bank menggunakan model yang kompleks yang menggunakan matriks *probability of default* ("PD"), *forward looking* ("FL"), *loss given default* ("LGD"), *exposure at default* ("EAD") dan *discount factor* ("DF").

Pada 31 Desember 2020, tidak ada eksposur kredit yang telah bermasalah.

Pengungkapan tagihan bersih Bank dimuat dalam bagian Pengungkapan Kuantitatif Tabel 7; Tabel 8; Tabel 9; Tabel 10; Tabel 11; Tabel 13; Tabel 14; Tabel 15.

Pengungkapan risiko kredit dengan pendekatan standar

Perhitungan Rasio Kewajiban Penyediaan Modal Minimum telah sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 tentang "Kewajiban Penyediaan Modal Minimum Bank Umum" yang berlaku sejak 2 Februari 2016 dan sebagaimana telah diubah dengan POJK Nomor 34/POJK.03/2016.

In compliance with SFAS 71, loss allowance to be recognised at an amount equal to either 12-month expected credit losses ("ECL") or lifetime ECLs. Lifetime ECLs are the ECLs that result from all possible default events over the expected life of a financial instrument, whereas 12-month ECLs are the portion of ECLs that result from default events that are possible within the 12 months after reporting date.

ECL are recognised for all financial debt instruments, loan commitments and financial guarantees that are classified as hold to collect/hold to collect and sell and have cash flows that are solely payments of principal and interest. Expected credit losses are not recognised for equity instruments designated at FVOCI.

Individual ECLs are based on non-performing loans and account for 100% of their total liabilities while the Bank's collective ECL uses a complex model that uses a matrix of probability of default ("PD"), forward looking ("FL"), loss given default ("LGD"), exposure at default ("EAD") and discount factor ("DF").

As of 31 December 2020, there is no non-performing loans exposure.

Disclosure of net receivables of the Bank are given in Quantitative Disclosure Table 7; Table 8; Table 9; Table 10; Table 11; Table 13; Table 14; Table 15.

Disclosure of credit risk with standard approach

CAR calculation based on OJK regulation No.11/POJK.03/2016, regarding the Minimum Regulatory Capital, effective from 2 February 2016 and amended by OJK regulation No 34/POJK/.03/2016.

Berdasarkan Peraturan Otoritas Jasa Keuangan, eksposur kredit yang termasuk dalam perhitungan ATMR kredit standar mencakup:

- Eksposur aset dalam neraca dan kewajiban serta kontinjensi dalam transaksi rekening administratif, namun tidak termasuk posisi trading book yang telah dihitung dalam ATMR risiko pasar dan penyertaan yang telah diperhitungkan sebagai faktor pengurang modal.
- Eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan.
- Eksposur transaksi penjualan dan pembelian instrumen keuangan yang dapat menimbulkan risiko kredit akibat kegagalan setelmen.

Pada metodologi pengukuran KPMM menggunakan pendekatan standar perhitungan ATMR secara umum dilakukan berdasarkan pada hasil peringkat yang diterbitkan oleh lembaga pemeringkat.

Penentuan bobot risiko berdasarkan peringkat ekposur sebagaimana tersebut di atas hanya diberlakukan untuk kategori portofolio sebagai berikut:

- a. Tagihan Kepada Pemerintah Negara lain
- b. Tagihan Kepada Entitas Sektor Publik
- c. Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional
- d. Tagihan Kepada Bank (Jangka Panjang dan Jangka Pendek)
- e. Tagihan Kepada Korporasi

Peringkat yang digunakan adalah peringkat terkini yang dikeluarkan oleh lembaga pemeringkat yang diakui oleh Bank Indonesia sesuai Surat Edaran Bank Indonesia No. 13/31/DPNP tanggal 22 Desember 2011 perihal Lembaga Pemeringkat dan Peringkat yang Diakui Bank Indonesia. Daftar lembaga pemeringkat dan peringkat yang diakui sebagaimana diakses pada website Bank Indonesia pada tanggal 31 Desember 2020 adalah sebagai berikut:

- a. Fitch Ratings
- b. Moody's Investor Service
- c. Standard and Poor's

Pengungkapan mitigasi risiko kredit dengan pendekatan standar

Based on Financial Services Authority (OJK) Regulation, credit exposure is included in the RWA calculation of standard credit include:

- *Exposure in balance sheet asset and liabilities and contingencies in administrative account transactions, but not including the trading book position that has been accounted for in the Market Risk RWA and investments that has been accounted as netted off with capital.*
- *Exposures that pose credit risk due to counterparty failure.*
- *Exposure sales and purchases of financial instruments which may give rise to credit risk due to settlement failure*

On measurement methodology CAR using the standard approach, the calculation of RWA in general was based on the rating results published by the rating agencies.

Risk weight exposures ranked as described above is only applied to the portfolio categories as follows:

- a. *Receivables on Government of other countries*
- b. *Receivables on Public Sector Entities*
- c. *Receivables on Multilateral Development Banks and International Institutions*
- d. *Receivables on Bank (Long Term and Short Term)*
- e. *Receivables on Corporations*

The ratings used are the latest ratings issued by rating agencies approved by Bank Indonesia in accordance with Bank Indonesia regulations as per Circular Letter of Bank Indonesia No. 13/31/DPNP dated December 22, 2011 regarding Rating Agency and Ratings approved by Bank Indonesia. The list of rating agencies and ratings as accessed on the website of Bank Indonesia on December 31, 2020, are as follows:

- a. *Fitch Ratings*
- b. *Moody's Investors Service*
- c. *Standard and Poor's*

Implementation of Credit Risk Mitigation Techniques with the Standardized Approach

Jenis-jenis agunan utama diterima dalam rangka memitigasi risiko kredit:

- a. Agunan, yang dapat mencakup aset fisik dan aset keuangan.
- b. Dukungan perusahaan induk yang dianggap sesuai, misalnya, jaminan atau *Standby Letter of Credit*.

Fasilitas kredit yang membutuhkan janji jaminan yang di cairkan hanya setelah janji keamanan yang memadai sebagaimana ditentukan oleh yang menyetujui kredit. Tim Credit Operations memiliki pengawasan atas seluruh agunan / jaminan dokumen.

Pengungkapan tagihan bersih Bank secara berdasarkan bobot risiko setelah memperhitungkan dampak mitigasi risiko kredit dimuat dalam Tabel 19.

Pengungkapan sekuritisasi aset

Pada 31 Desember 2020 Bank tidak memiliki eksposur sekuritisasi aset.

Perhitungan ATMR Risiko Kredit Pendekatan Standar Bank dimuat dalam Pengungkapan Kuantitatif Tabel 16.

The types of primary collateral accepted in order to mitigate credit risk:

- a. Collateral, which may include physical assets and financial assets.*
- b. Parental supports as deemed appropriate, for example, a guarantee or Standby Letter of Credit*

Credit facilities requiring pledge of collateral are disbursed only after pledge of adequate security as determined by the credit approvers. Credit Operations team has custody of all collateral / security documents.

Disclosure of net receivables of the Bank by risk weighing after calculation of credit risk mitigation impact is presented in Table 19.

Securitization Exposures

As of 31 December 2020, the Bank has no securitized assets exposure.

Calculation of RWA for credit risk using the standardized method is presented in Quantitative Disclosure Table 16.

(dalam juta rupiah)/ (in million rupiah)

| No. | Jenis Risiko/ Type of Risk | 31 Desember 2020/ 31 December 2020 | | | | 31 Desember 2019/ 31 December 2019 | | | |
|-----|---|------------------------------------|------------------|---------------------------------|--------------|------------------------------------|----------------|---------------------------------|--------------|
| | | Individu/ Individual | | Konsolidasian/ consolidated | | Individu/ Individual | | Konsolidasian/ consolidated | |
| | | Beban Modal / Capital Charge | ATMR/ RWA | Beban Modal / Capital Charge | ATMR/ RWA | Beban Modal / Capital Charge | ATMR/ RWA | Beban Modal / Capital Charge | ATMR/ RWA |
| | | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| 1 | Risiko Suku Bunga/ Interest Rate Risk | 70,960 | 886,994 | - | - | 23,197 | 289,966 | - | - |
| | a. Risiko Spesifik/ Specific Risk | - | - | - | - | - | - | - | - |
| | b. Risiko Umum/ General Risk | 70,960 | 886,994 | - | - | 23,197 | 289,966 | - | - |
| 2 | Risiko Nilai Tukar/ Foreign Exchange Risk | 47,231 | 590,385 | - | - | 14,297 | 178,709 | - | - |
| 3 | Risiko Ekuitas *)/ Equity Risk *) | - | - | - | - | - | - | - | - |
| 4 | Risiko Komoditas *)/ Commodity Risk *) | - | - | - | - | - | - | - | - |
| 5 | Risiko Option/ Option Risk | - | - | - | - | - | - | - | - |
| | Jumlah/ Total | 118,190 | 1,477,378 | - | - | 37,494 | 468,675 | - | - |

Risiko Pasar - Pengungkapan Kualitatif Umum

Risiko Pasar

Risiko pasar adalah risiko perubahan dalam kondisi pasar yang dapat memberikan dampak buruk terhadap nilai aset maupun liabilitas atau terhadap pendapatan. Paparan risiko pasar yang dialami Bank of America umumnya dari portfolio *trading*, dan eksposur suku bunga pada neraca intinya.

Risiko pasar melekat pada instrumen keuangan yang terkait dengan operasi dan kegiatan Bank (*trading* dan *corporate treasury*).

Tata kelola dan organisasi

Treasury Korporasi

Komite Risiko Pasar dan Likuiditas BAC mendelegasikan tanggung jawab untuk meninjau dan menyetujui risiko membatasi yang terkait dengan kelompok Treasury Internasional kepada Komite Risiko Treasury and Control Function (TCFR). Kelompok Treasury Internasional meliputi kegiatan di Eropa, Asia, Amerika Latin dan Kanada dan berbagai badan hukum termasuk cabang BANA, seperti Bank, dan anak dan Merrill Lynch broker / dealer entitas.

Limit Front Line Unit yang ditetapkan oleh TCFR (yakni oleh eksekutif TCFR, atau dengan pendelegasian wewenang kepada Eksekutif Risiko Likuiditas Enterprise, atau Eksekutif Risiko Pasar TCF), dikaji dan disetujui secara tahunan oleh Eksekutif TCFR atau, Eksekutif Risiko Likuiditas Enterprise, atau Eksekutif Risiko Pasar TCF apabila ada delegasi wewenang yang diberikan. Fungsi Manajemen Risiko bersifat independen dari International Treasury.

Global Market

Market Risk

Market risk is the risk that changes in market conditions may adversely impact the value of assets or liabilities or otherwise negatively impact earnings. Bank of America's primary market risk exposures are in its trading portfolio, and interest rate exposure of its core balance sheet.

The Bank's market risk is primarily in its trading portfolio and corporate treasury activities

Governance and organization

Corporate Treasury

The Global Asset and Liability Market Risk Committee (ALMRC) delegate responsibility for reviewing and approving the risk limits associated with International Treasury group to the CFO Risk Committee (CFORC). The International Treasury group encompasses activities in Europe, Asia, Latin America and Canada and a range of legal entities including BANA branches, like the Bank, and subsidiaries and Merrill Lynch broker/dealer entities.

FLU limits established by TCFR (specifically, the TCFR Executive, or if the TCFR Executive delegates his authority to the Enterprise Liquidity Risk Executive, or the TCF Market Risk Executive), are reviewed and approved annually by the TCFR Executive or, the Enterprise Liquidity Risk Executive, or the TCF Market Risk Executive, if the TCFR Executive delegates his authority. The Risk Management function is independent from International Treasury.

Global Markets

Tata Kelola Risiko Pasar Global Markets ("GMRM") dicapai melalui pengawasan formal oleh Eksekutif Manajemen Risiko Global Market dan Komite Risiko Global Market ("GMRC"), bekerja bersama-sama dengan berbagai komite, badan dan rutinitas. Pengawasan tingkat direksi dilaksanakan oleh Komite Risiko Enterprise ("ERC") dan komite manajemen – Komite Manajemen Risiko BAC ("MRC") dan Komite Risiko Harga ("PRC"). Global Market memiliki badan pengawasan risiko (komite, dewan, forum) yang mengatur risiko dan memberikan jalur eskalasi persetujuan yang bersangkutan dengan risiko pasar, masalah, dan pelaporan.

Manajemen Risiko Global Market ("GMRM") melapor langsung kepada Eksekutif GMRM. Grup tersebut independen dari lini bisnis dan tanggung jawabnya meliputi pengukuran secara keseluruhan dan pemantauan risiko pasar, baik secara regional maupun global dalam Bank. Manajer risiko mengembangkan pengetahuan yang mendalam di pasar, dan berlaku sebagai penasihat yang dipercaya untuk berbagai lini bisnis, terlibat dalam dialog aktif dengan pengambil risiko untuk sepenuhnya mengartikulasikan sifat risiko dan memberikan transparansi kepada manajemen senior. Dalam Manajemen Risiko Global, GMRM bertanggung jawab untuk merekomendasikan dan memantau batas trading (trading limit), pelaporan risiko, eskalasi Strategi Perdagangan Aset Risiko Tinggi dan persetujuan produk baru.

Mekanisme untuk mengukur dan memantau risiko pasar

Pada inti dari pendekatan risiko pasar Bank menilai eksposur kunci dan pengaturan dan pemantauan limit. Key eksposur risiko pasar yang dinilai baik pada tingkat individual, dengan mengevaluasi dampak dari faktor risiko individu, dan pada tingkat agregat menggunakan Value-At-Risk ("VaR") model untuk kegiatan yang relevan.

Stress test dilakukan oleh GMRM untuk melengkapi informasi risiko dari posisi bank, sensitivitas, dan pengukuran VaR. Kegiatan ini dirancang untuk menyoroti hal-hal yang tidak lazim di dalam profil laba/rugi dari buku perdagangan dan memberikan informasi kemungkinan hasil laba/rugi yang akan terjadi dalam kondisi yang sangat volatile. Di Bank of America, stress dilakukan di kedua analisis skenario yakni historis dan hipotetis.

The governance of Global Markets Market Risk is accomplished through formal oversight by the Global Markets Risk Management Executive and the Global Markets Risk Committee ("GMRC"), working in tandem with various committees, bodies and routines. Board-level oversight is exercised by the Enterprise Risk Committee ("ERC") and its management committee - the BAC Management Risk Committee ("MRC") and the Price Risk Committee ("PRC"). Global Markets has risk oversight bodies (committees, councils, forums) that govern market risk and provide an escalation path for market-risk related approvals, issues, and reporting.

Global Markets Risk Management ("GMRM") reports directly to the GMRM Executive. This group is independent of the business line and its responsibilities include the overall measurement and monitoring of market risk, both regionally and globally within the Bank. Risk Managers develop a deep subject matter expertise in the markets, and as trusted advisors to the various business lines, engage in active dialogue with the risk takers to fully articulate the nature of the risk and provide transparency to senior management. Within Global Risk Management, GMRM is responsible for recommending and monitoring trading limits, risk reporting, High Risk Asset Trading Strategies (HRATS) escalation and new product approval.

Mechanism to measure and monitor market risk

At the core of the Bank's market risk approach are assessing key exposures and setting and monitoring limits. Key market risk exposures are assessed at both individual levels, by evaluating the impact of individual risk factors, and at aggregate level using Value-At-Risk ("VaR") model for relevant activities.

GMRM stress tests are performed to supplement the risk information derived from position, sensitivity and VaR measurement. They are designed to highlight peculiarities in the profit and loss (P&L) profile of the trading book and provide insight as to the likely P&L outcome under extremely volatile conditions. At Bank of America, stress is performed in both Historical Scenario Analysis and Hypothetical Scenario Analysis.

Dua ukuran risiko pasar utama yang digunakan oleh Bank adalah: VaR dan *Maximum Observed Loss* ("MOL"). VaR merupakan ukuran statistik dari potensi kerugian nilai pasar portofolio akibat perubahan variabel pasar, selama periode holding yang diberikan, diukur pada tingkat kepercayaan tertentu. Bank menggunakan pendekatan simulasi historis untuk VaR yang dihitung selama periode holding satu hari pada tingkat kepercayaan 99% menggunakan historis tiga tahun. Kinerja model VaR dipantau melalui harian back-testing dan back-testing dilakukan secara global di BAC Tingkat dan Tingkat LOB. MOL adalah salah satu bentuk stress test yang merupakan kerugian maksimum nilai pasar potensial yang diamati selama periode waktu penyimpanan 10 hari dengan menggunakan data historis mulai 15 Januari 2007.

Risiko Suku Bunga dalam *Banking Book* (*Interest Rate Risk in the Banking Book* atau IRRBB) mengindikasikan paparan *banking book* terhadap perubahan yang signifikan pada tingkat suku bunga. Risiko suku bunga di dalam posisi-posisi *banking book* diukur secara terpisah di dalam pengendalian *tools* berupa *Treasury EaR* (*Earning-at-Risk*) dan *EVE* (*Economic Value of Equity*). Pengukuran dilakukan secara kuartalan dan dikaji secara independen oleh tim APAC *Balance Sheet Management*. Hasil pengukuran didiskusikan di rapat ALCO (*Asset and Liability Committee*) yang diadakan secara kuartalan.

Tingkat suku bunga yang efektif rata-rata yang berlaku pada 2020 adalah sebagai berikut:

| Aset | Rupiah | Valas |
|-------------------------|--------|-------|
| Efek-Efek | 7,74% | - |
| Pinjaman yang diberikan | 5,22% | 2,04% |

| Kewajiban | Rupiah | Valas |
|----------------------------|--------|-------|
| Simpanan Nasabah | 1,50% | 0,06% |
| Pinjaman dari Kantor Pusat | - | 0,36% |

Untuk permodalan menurut peraturan yang berlaku, yang didasarkan pada pendekatan standar, beban modal dihitung berdasarkan formula pengawas yang diberlakukan sebagai beban pada posisi long / short neto serta posisi matched Bank. Formula ini

Two key market risk measures used by the Bank are: VaR and Maximum Observed Loss ("MOL"). VaR is a statistical measure of potential portfolio market value loss resulting from changes in market variables, during a given holding period, measured at a specified confidence level. The Bank uses historical simulation approach for VaR and it is calculated over a one-day holding period at a 99% confidence level uses three years of history. The performance of VaR model is monitored through daily back-testing and back-testing is performed globally at BAC Level and the LOB Level. MOL is one form of stress test and it represents the maximum potential market value loss observed over a 10-day holding period using historical data with start date anchored to January 15th, 2007.

Interest Rate Risk in the Banking Book (IRRBB) represents the banking book's exposure to adverse movements in interest rates. Interest rate risk in these banking book positions is measured separately under Treasury EaR (Earning at Risk) and EVE (Economic Value of Equity) tools. The measurement is done on quarterly basis and independently reviewed by the APAC Balance Sheet Management team. Results are discussed in the local ALCO (Asset and Liability Committee) meeting on quarterly basis.

Effective interest rate during 2020 are as follows:

| Assets | Rupiah | FCY |
|-----------------------|--------|-------|
| Marketable Securities | 7.74% | - |
| Loan | 5.22% | 2.04% |

| Liabilities | Rupiah | FCY |
|----------------------------|--------|-------|
| Customer Deposit | 1.50% | 0.06% |
| Borrowing from Head Office | - | 0.36% |

For regulatory capital, which is based on the standardized approach, the capital charge is based on a supervisory formula which applies a charge on Bank's net long / short, as well as matched positions. The

memerlukan alokasi eksposur trading ke dalam skala waktu dan dari sini beban ditentukan.

Kegiatan trading pertukaran uang asing sebagian besar berupa spot dan forward dengan tenor sampai 1 tahun. Trading desk kami juga mengambil posisi surat obligasi Republik Indonesia.

Pengungkapan risiko pasar dengan menggunakan metode standar dimuat pada Pengungkapan Kuantitatif Tabel 20.

formula requires the allocation of the trading exposures into time bands from which the charge is determined.

FX trading activities are generally in spot and forward, upto 1 yr tenor. Desk also takes positions in Indonesian government bonds/bills.

Disclosure of market risk using the standardized method is presented in Quantitative Disclosure Table 20.

Tabel 21 Interest Rate Risk in Banking Book - Risk Management Implementation Report for IRRBB

Table 21 Interest Rate Risk in Banking Book - Risk Management Implementation Report for IRRBB

| | |
|---|--|
| <p>Nama Bank : Bank of America NA, Cabang Jakarta Posisi : 31 Desember 2020 Mata Uang : Rupiah dan USD</p> | <p>Bank Name : Bank of America NA, Jakarta Branch Position : 31 December 2020 Currency : Rupiah dan USD</p> |
| <p>Analisis Kualitatif</p> <p>BANA Jakarta mendefinisikan risiko suku bunga di dalam banking book sebagai risiko terhadap pendapatan saat ini maupun yang akan datang, atau terhadap modal, yang disebabkan adanya pergerakan dalam tingkat suku bunga.</p> <p>Manajemen IRRBB bank secara keseluruhan strategi mitigasi risiko untuk IRRBB dilakukan dengan cara pengukuran risiko secara berkala menggunakan skenario Economic Value of Equity (EVE) dan Net Interest Income (NII) dipantau terhadap limit yang telah ditetapkan, dan tindakan lindung nilai akan dilakukan apabila diperlukan. Komite Aset dan Liabilitas (ALCO) menyetujui metode pengukuran risiko, limit, dan strategi lindung nilai tersebut.</p> <p>Untuk mengukur sensitivitas bank terhadap IRRBB, secara kuartalan bank mengukur perubahan di dalam EVE dan NII dengan skenario shock suku bunga.</p> <p>Untuk memperkirakan perubahan dalam economic value dan earning, bank menggunakan skenario shock suku bunga dan skenario stress berupa parallel up, parallel down, steepener, flattener, short rates up dan short rates down sejalan dengan standar Basel (Basel Committee on Banking Standards) dalam perhitungan IRRBB.</p> <p>Apabila diperlukan, Bank melakukan lindung nilai (hedging) terhadap IRRBB dengan melakukan perubahan dalam profil jatuh tempo dan/atau profil penyesuaian tingkat suku bunga banking book untuk aset dan liabilitas melalui posisi incremental maupun perubahan secara jangka panjang terhadap komposisi neraca (yang dihitung berdasarkan nilai wajar atau akuntansi akrual).</p> <p>Secara garis besar, asumsi utama permodelan dan parametrik yang digunakan dalam menghitung ΔEVE dan ΔNII, adalah sebagai berikut:</p> <ul style="list-style-type: none"> • Untuk metode pengukuran ΔEVE, model menggunakan margin komersial dan risk free discount rate • Penilaian ulang rata-rata jatuh tempo (repricing maturities) untuk non maturity deposits (NMD) ditentukan berdasarkan periode deposito terpendek yang masih dimungkinkan untuk dilakukan penyesuaian • Metodologi yang digunakan untuk mengestimasi prepayment rate dari pinjaman dan/atau early withdrawal rate untuk deposito berjangka adalah dengan menganalisis syarat dan ketentuan secara kontraktual • Pengukuran risiko untuk tiap mata uang yang material diagregasi melalui penjumlahan secara langsung | <p>Qualitative Analysis</p> <p>BANA Jakarta defines interest rate risk in the banking book as the risk to its current or anticipated earnings or capital arising from movements in interest rates.</p> <p>The bank's overall IRRBB management and mitigation strategies are performed through regular risk measurements using Economic Value of Equity (EVE) and Net Interest Income (NII) scenario based risk measurements which are monitored against established limits, and hedging actions are taken as necessary. The Asset and Liability Committee (ALCO) approves the risk measurement methodology, limits and hedging strategy.</p> <p>To measure the bank's sensitivity to IRRBB, quarterly measurements on change in EVE and NII under interest rate shock scenarios are performed.</p> <p>To estimate changes in the economic value and in earnings, the bank uses a combination of parallel up, parallel down, steepener, flattener, short rates up and short rates down interest rate shock and stress scenarios, consistent with Basel Committee on Banking Standards IRRBB Standards.</p> <p>When deemed necessary, the bank hedges its IRRBB by changing the maturity and/or interest rate repricing profile of banking book assets and liabilities either through incremental positions or longer term changes to the composition of the balance sheet (which is accounted for under fair value or accrual accounting).</p> <p>A high-level description of key modelling and parametric assumptions used in calculating ΔEVE and ΔNII in Table B, includes:</p> <ul style="list-style-type: none"> • For ΔEVE methodology, measurements include commercial margins in cash flows and uses a discount rate that does not include commercial margins • The average repricing maturity of non-maturity deposits has been determined based on shortest possible period that the deposit could be repriced • The methodology used to estimate the prepayment rates of customer loans, and/or the early withdrawal rates for time deposits is based on analysis of contractual terms • Risk measurement for each material currency is aggregated by direct summation |
| <p>Analisis Kuantitatif</p> <p>Rata-rata jangka waktu penyesuaian suku bunga (repricing maturity) yang diterapkan untuk NMD adalah 1 hari.</p> <p>Jangka waktu penyesuaian suku bunga (repricing maturity) terlama yang diterapkan untuk NMD adalah 1 hari</p> | <p>Quantitative Analysis</p> <p>Average repricing maturity assigned to NMDs is 1 day.</p> <p>Longest repricing maturity assigned to NMDs is 1 day</p> |

| No. | Jenis Risiko /Type of Risk | Delta EVE | | (dalam juta rupiah)/ (in million rupiah) | |
|-----|--|---------------------------------------|---------------------------------------|--|---------------------------------------|
| | | | | Delta NII | |
| | | 31 Desember 2020/ 31 December 2020 | 31 Desember 2019/ 31 December 2019 | 31 Desember 2020/ 31 December 2020 | 31 Desember 2019/ 31 December 2019 |
| (1) | (2) | (3) | (4) | (5) | (6) |
| 1 | Parallel up | (168,106) | (53,108) | (23,942) | 211,852 |
| 2 | Parallel down | 156,917 | 55,046 | (9,834) | (216,972) |
| 3 | Steeper | 83,826 | 36,733 | N/A | N/A |
| 4 | Flattener | (130,831) | (46,642) | N/A | N/A |
| 5 | Short rate up | (179,896) | (61,210) | N/A | N/A |
| 6 | Short rate down | 141,030 | 61,517 | N/A | N/A |
| 7 | Nilai Maksimum Negatif (absolut) /Negative Maximum Value (absolute) | 179,896 | 61,210 | 23,942 | 216,972 |
| 8 | Modal Tier1 (untuk Delta EVE) atau Projected Income (untuk Delta NII) / Tier 1 capital (for Delta EVE) or Projected Income (for Delta NII) | 3,704,523 | 3,614,884 | 234,882 | 223,689 |
| 9 | Nilai Maksimum dibagi Modal Tier 1 (untuk Delta EVE) atau Projected Income (untuk Delta NII) / Maximum value divided by Tier 1 Capital or Projected Income (for Delta EVE) or Projected Income (for Delta NII) | 4.86% | 1.69% | 10.19% | 97.00% |

LAPORAN PERHITUNGAN/ CALCULATION REPORT
KEWAJIBAN PEMENUHAN RASIO KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) TRIWULAN/
REPORT ON CALCULATION FOR QUARTERLY LIQUIDITY COVERAGE RATIO

Nama Bank/ Bank Name : Bank of America, N.A. Jakarta - 033
Posisi Laporan/ Report Position : Dec-20

Lampiran SE OJK no 43 / SEOJK.03 / 2016

(dalam juta rupiah)/ (in million rupiah)

| No | Komponen/ Component | Individu/ Individual | | 30 September 2020/ 30 September 2020 | |
|---|---|------------------------------------|------------------|--------------------------------------|------------------|
| | | 31 Desember 2020/ 31 December 2020 | | | |
| 1. | Jumlah data Poin yang digunakan dalam perhitungan LCR/ Total data point used in LCR calculation | - | N/A | - | N/A |
| HIGH QUALITY LIQUID ASSET (HQLA) | | | | | |
| 2. | Jumlah High Quality Liquid Asset (HQLA)/ Total High Quality Liquid Asset (HQLA) | - | 6,983,749 | - | 5,643,236 |
| ARUS KAS KELUAR (CASH OUTFLOW) | | | | | |
| 3. | Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari:/ Retail deposits and deposits from Micro and Small Business customers, consist of: | - | - | - | - |
| | a. Simpanan / Pendanaan stabil/ a. Stable Deposit / Fundina | - | - | - | - |
| | b. Simpanan / Pendanaan kurang stabil/ b. Less stable deposit/funding | - | - | - | - |
| 4. | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:/ Wholesale Fundina, consist of: | - | - | - | - |
| | a. Simpanan operasional/ a. Operational deposit | - | - | - | - |
| | b. Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional/ b. Non operational deposit and/or Other Non Operational liabilities | 2,528,582 | 1,581,188 | 3,523,785 | 1,739,704 |
| | c. Surat berharga berupa surat utang yang diterbitkan oleh bank (unsecured debt)/ c. Marketable securities issued by bank | - | - | - | - |
| 5. | Pendanaan dengan agunan (secured funding)/ Secured Funding | - | - | - | - |
| 6. | Arus kas keluar lainnya (additional requirement), terdiri dari:/ Other cash outflow (additional requirement), consist of: | - | - | - | - |
| | a. arus kas keluar atas transaksi derivatif/ a. cash outflow from derivative transaction | 80,055 | 80,055 | 39,281 | 39,281 |
| | b. arus kas keluar atas peningkatan kebutuhan likuiditas/ b. cash outflow from additional liquidity requirement | - | - | - | - |
| | c. arus kas keluar atas kehilangan pendanaan/ c. cash outflow from liquidation of funding | - | - | - | - |
| | d. arus kas keluar atas penarikan konsumen fasilitas kredit dan fasilitas likuiditas/ d. cash outflow from disbursement of loan commitment and liquidity facilities | - | - | - | - |
| | e. arus kas keluar atas kewajiban kontrakual lainnya terkait penyaluran dana/ e. cash outflow from other contractual liabilities related to placement of funds | - | - | - | - |
| | f. arus kas keluar atas kewajiban kontijensi pendanaan lainnya/ f. cash outflow from other funding related contingencies liabilities | 1,027,808 | 744 | 6,646,631 | 3,480 |
| | g. arus kas keluar atas kontrakual lainnya/ g. other contractual cash outflow | - | - | - | - |
| 7. | JUMLAH ARUS KAS KELUAR/ TOTAL CASH OUTFLOWS | - | 1,661,987 | - | 1,782,465 |
| ARUS KAS MASUK/ CASH INFLOW | | | | | |
| 8. | Pinjaman dengan agunan Secured Lending/ Secured lending | - | - | - | - |
| 9. | Tagihan berasal dari pihak lawan (counterparty) yang bersifat lancar (inflows from fully performing exposures)/ Inflows from fully performing exposures | 1,272,581 | 733,774 | 2,728,456 | 1,427,757 |
| 10. | Arus kas masuk lainnya/ Other Cash Inflow | 135,292 | 110,100 | 27,972 | 24,778 |
| 11. | JUMLAH ARUS KAS MASUK/ TOTAL CASH INFLOWS | 1,407,873 | 843,874 | 2,756,428 | 1,452,535 |
| 12. | JUMLAH HQLA/ TOTAL HQLA | | 6,983,749 | | 5,643,236 |
| 13. | JUMLAH ARUS KAS KELUAR BERSIH/ TOTAL NET CASH OUTFLOWS | | 818,113 | | 445,616 |
| 14. | LCR (%) | | 853.64% | | 1266.39% |

ANALISIS PERHITUNGAN/ CALCULATION ANALYSIS
KEWAJIBAN PEMENUHAN RASIO KECUKUPAN LIKUIDITAS TRIWULAN/
REPORT ON CALCULATION FOR QUARTERLY LIQUIDITY COVERAGE RATIO

Nama Bank/ Bank Name : Bank of America, N.A. Jakarta - 033
Bulan Laporan / Month of report : 31 Desember 2020 - Triwulan IV

ANALISIS SECARA INDIVIDU/ INDIVIDUAL ANALYSIS

- 1 Berdasarkan perhitungan Liquidity Coverage Ratio Bank of America, N.A (BANA) Jakarta bulan laporan Desember 2020, diperoleh nilai LCR sebesar 853,64% dimana komposisinya terdiri dari HQLA sejumlah IDR 6.98 Triliun dan Net Cash Outflow IDR 818 Milyar. Level tersebut diatas ketentuan minimum LCR yang ditetapkan (POJK No 42/03/2015) yaitu 100%.
Based on the calculation of the Liquidity Coverage Ratio of Bank of America, N.A (BANA) Jakarta for period December 2020, the LCR value was 853.64%, where the composition consists of HQLA of IDR 6.98 trillion and Net Cash Outflow of IDR 818 billion. The level is above the minimum LCR stipulated (POJK No 42/03/2015) which is 100%.
 - 2 Tingkat LCR Triwulan IV/2020 di level 853,64% ini mengalami penurunan sebesar 413% jika dibandingkan dengan posisi triwulan sebelumnya dikarenakan peningkatan signifikan pada HQLA dan arus kas keluar bersih./
The LCR level for Quarter IV / 2020 at the level of 853.64% decreased by 413%, if compared to the position in the previous quarter due to a significant increase in HQLA and net cash outflows.
 - 3 Komposisi HQLA Level 1 di Triwulan IV 2020 di dominasi oleh penempatan pada Bank Indonesia sejumlah IDR 4.55 Triliun (65%) dan surat berharga yang diterbitkan Pemerintah & Bank Indonesia sebesar IDR 2.43 Triliun (35%).
The composition of Level 1 HQLA in the fourth quarter of 2020 was dominated by placements with Bank Indonesia amounting to IDR 4.55 trillion (65%) and securities issued by the Government & Bank Indonesia amounting to IDR 2.43 trillion (35%).
 - 4 Manajemen likuiditas BANA Jakarta dikelola dengan baik, hal ini ditandai dengan komposisi LCR yang sudah memenuhi persyaratan BASEL III ditambah dengan aktiva likuid yang berkualitas tinggi (sangat memadai) untuk menghadapi potensi kesulitan likuiditas dalam rentang 30 hari.
BANA Jakarta's liquidity management is well managed, this is indicated by the composition of the LCR that has met the requirements of BASEL III coupled with high quality (very adequate) liquid assets to deal with potential liquidity difficulties within 30 days.
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LAPORAN PERHITUNGAN/ CALCULATION REPORT
 PELAPORAN NET STABLE FUNDING RATIO (NSFR)/ NET STABLE FUNDING RATIO (NSFR) REPORTING

Nama Bank/ Bank Name : Bank of America, N.A, Cabang Jakarta - 033
 Posisi Laporan/ Report position : Desember 2020/ December 2020

A. PERHITUNGAN NSFR/ NSFR CALCULATION

| Komponen ASF/ ASF Component | 30 September 2020 / 30 September 2020 | | | | | 31 Desember 2020 / 31 December 2020 | | | | | No. Ref. dari Kertas Kerja NSFR/Ref no. from Working Paper NSFR | | |
|--|--|-------------------|-----------------------------------|-----------------|-----------|--|--|-------------------|-----------------------------------|-----------------|---|--|-----|
| | Nilai Tertarget Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah)/ Carrying Value By Residual Maturity (in million Rp) | | | | | Total Nilai Tertimbang/ Weighted Value | Nilai Tertarget Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah)/ Carrying Value By Residual Maturity (in million Rp) | | | | | Total Nilai Tertimbang/ Weighted Value | |
| | Tanpa Jangka Waktu/ No Specified Maturity | < 6 bulan/ months | ≥ 6 bulan/ months < 1 tahun/ year | ≥ 1 tahun/ year | | | Tanpa Jangka Waktu/ No Specified Maturity | < 6 bulan/ months | ≥ 6 bulan/ months < 1 tahun/ year | ≥ 1 tahun/ year | | | |
| 1 Modal/ Capital: | - | - | - | - | 3,817,360 | 3,817,360 | - | - | - | - | 3,769,142 | 3,769,142 | |
| 2 Modal sesuai POJK KPMM/ Regulatory Capital as per POJK KPMM | - | - | - | - | 3,817,360 | 3,817,360 | - | - | - | - | 3,762,145 | 3,762,145 | 1.1 |
| 3 Instrumen modal lainnya/ Other capital instruments | - | - | - | - | - | - | - | - | - | - | - | - | 1.2 |
| 4 Simpanan yang berasal dari nasabah perorangan dan Pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil/ Retail deposits and deposits from small business customers: | - | - | - | - | - | - | - | - | - | - | - | - | 1.3 |
| 5 Simpanan dan Pendanaan stabil/ Stable Deposits | - | - | - | - | - | - | - | - | - | - | - | - | 2 |
| 6 Simpanan dan Pendanaan kurang stabil/ Less Stable Deposits | - | - | - | - | - | - | - | - | - | - | - | - | 3 |
| 7 Pendanaan yang berasal dari nasabah korporasi/ Wholesale funding: | 3,582,679 | 587,896 | - | - | 3,720,000 | 3,859,848 | 2,843,303 | 2,032,950 | - | - | 3,512,500 | 3,660,500 | 2.1 |
| 8 Simpanan Operasional/ Operational deposits | - | - | - | - | - | - | - | - | - | - | - | - | 3.1 |
| 9 Pendanaan lainnya yang berasal dari nasabah korporasi/ Other wholesale funding | 3,582,679 | 587,896 | - | - | 3,720,000 | 3,859,848 | 2,843,303 | 2,032,950 | - | - | 3,512,500 | 3,660,500 | 2.2 |
| 10 Liabilitas yang memiliki pasangan aset yang saling bergantung/ Liabilities with matching interdependent assets | - | 1,116,000 | - | - | - | - | - | 1,053,750 | - | - | - | - | 3.2 |
| 11 Liabilitas dan ekuitas lainnya/ Other liabilities and equity: | 262,342 | 13,714 | 1,393 | 3,304 | 11,845 | 11,845 | 488,092 | 22,784 | 365 | - | 6,280 | 18,628 | 6 |
| 12 NSFR liabilitas derivatif/ NSFR derivative liabilities | - | - | 465 | - | - | - | - | - | - | - | - | - | 6.1 |
| 13 ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori di atas/ All other liabilities and equity not included in the above categories | 262,342 | 13,714 | 1,393 | 3,304 | 11,845 | 11,845 | 488,092 | 22,784 | 365 | - | 6,280 | 18,628 | 6.5 |
| 14 Jumlah ASF/ Total ASF | | | | | 7,689,053 | | | | | | 7,448,270 | | 7 |

| Komponen ASF/ ASF Component | 30 September 2020 / 30 September 2020 | | | | | Total Nilai Tertimbang/ Weighted Value | 31 Desember 2020 / 31 December 2020 | | | | | No. Ref. dari Kertas Kerja NSFR/Ref no. from Working Paper NSFR |
|---|--|-------------------|-----------------------------------|-----------------|-----------|---|--|-----------------------------------|-----------------|---------|---------------|---|
| | Nilai Tertarget Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah)/ Carrying Value By Residual Maturity | | | | | | Nilai Tertarget Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah)/ Carrying Value By Residual Maturity | | | | | |
| | Tanpa Jangka Waktu/ No Specified Maturity | < 6 bulan/ months | ≥ 6 bulan/ months < 1 tahun/ year | ≥ 1 tahun/ year | | Tanpa Jangka Waktu/ No Specified Maturity | < 6 bulan/ months | ≥ 6 bulan/ months < 1 tahun/ year | ≥ 1 tahun/ year | | | |
| 15 Jumlah HQLA dalam rangka perhitungan NSFR/ Total NSFR HQLA | | | | | 1,283,709 | | | | | | 1,401,115 | 1 |
| 16 Simpanan pada lembaga keuangan lain untuk tujuan operasional/ Deposits held at other financial institutions for operational purposes | 233,079 | - | - | - | 116,540 | 227 | - | - | - | - | 113 | 2 |
| 17 Pinjaman dengan kategori lancar dan Dalam Perhatian Khusus (performing) dan surat berharga/ Current and performing loans and securities kepada lembaga keuangan yang dijamin dengan HQLA Level 1/ to financial institutions secured by Level 1 HQLA | - | - | - | - | - | - | - | - | - | - | - | 3.1.1 |
| 18 kepada lembaga keuangan yang dijamin bukan dengan HQLA Level 1 dan pinjaman kepada lembaga keuangan tanpa jaminan/ to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions | - | - | - | - | - | - | - | - | - | - | - | 3.1.2 |
| 19 kepada perusahaan non-keuangan, nasabah perorangan dan nasabah usaha mikro dan usaha kecil, Pemerintah Indonesia, pemerintah negara lain, BnK Indonesia, bank sentral negara lain dan entitas sektor publik, yang diantaranya/ 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: | - | 696,645 | - | - | 104,497 | - | 346,502 | - | - | - | 51,975 | 3.1.3 |
| 20 memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit/ meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk | - | - | - | - | - | - | - | - | - | - | - | 3.1.4 |
| 21 Kredit berguan rumah tinggal yang tidak sedang dijamin, yang diantaranya/ Unpledged residential mortgages, of which: | - | - | - | - | - | - | - | - | - | - | - | 3.1.7.2 |
| 22 memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit/ meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk | - | 3,123,589 | - | 6,502 | 1,567,321 | - | 1,769,486 | - | - | 5,763 | 889,642 | 3.1.6 |
| 23 Surat Berharga yang tidak sedang dijamin, tidak gagal bayar, dan tidak masuk sebagai HQLA, termasuk saham yang diperdagangkan di bursa/ Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities | - | - | - | - | - | - | - | - | - | - | - | 3.1.7.1 |
| 24 Aset yang memiliki pasangan liabilitas yang saling bergantung/ Assets with matching interdependent liabilities | - | 1,116,000 | - | - | - | - | 1,053,750 | - | - | - | - | 4 |
| 25 Aset lainnya/ Other assets: | 804,282 | 277,021 | 5,084 | 1,374 | 508,861 | 247,526 | 297,660 | 4,160 | 13,111 | 557,518 | 5 | |
| 26 Komoditas fisik yang diperdagangkan, termasuk emas/ Physical traded commodities, including gold | - | - | - | - | - | - | - | - | - | - | - | 5.1 |
| 27 Kas, surat berharga dan aset lainnya yang dicatat sebagai initial margin untuk kontrak derivatif dan kas atau aset lain yang diserahkan sebagai default fund pada central counterparty (CCP)/ Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCP) | - | - | - | - | - | - | - | - | - | - | - | 5.2 |
| 28 NSFR aset derivatif/ NSFR derivative assets | - | 126,762 | - | 1,210 | 127,972 | - | 125,692 | - | - | - | 125,692 | 5.3 |
| 29 NSFR liabilitas derivatif sebelum dikurangi dengan variation margin/ NSFR derivative liabilities before deduction of variation margin | - | 24,180 | 387 | 164 | 24,731 | - | 43,553 | 3,795 | 1,011 | 48,359 | 5.4 | |
| 30 Seluruh aset lainnya yang tidak masuk dalam kategori di atas/ All other assets not included in the above categories | 804,282 | 126,080 | 4,696 | 0 | 353,158 | 247,526 | 128,415 | 365 | 12,101 | 383,467 | 5.5 s.d. 5.12 | |
| 31 Rekening Administratif/ Administrative bank account | | | | | 1,767,47 | | | | | | 2,902,189 | 13 |
| 32 Jumlah ASF/ Total ASF | | | | | 3,579,695 | | | | | | 2,902,189 | 13 |
| 33 Rasio Pendanaan Stabil Bersih/ Net Stable Funding Ratio (%) | | | | | 214.80% | | | | | | 256.64% | 14 |

B. ANALISIS PERKEMBANGAN NSFR

Analisis Secara Individu/ Individual Analysis

- Berdasarkan perhitungan Net Stable Funding Ratio Bank of America, N.A (BANA) Jakarta bulan Desember 2020, diperoleh nilai NSFR sebesar 256.64% dimana komposisinya terdiri dari Available Stable Funding (ASF) sejumlah IDR 7.45 Triliun dan Required Stable Funding (RSF) IDR 2.90 Triliun. Level tersebut diatas ketentuan minimum NSFR yang ditetapkan (POJK No. 50/03/2017) yaitu 100%./ Based on the calculation of the Net Stable Funding Ratio of Bank of America, N.A (BANA) Jakarta for December 2020 period, the NSFR value is 256.64%, where the composition consists of Available Stable Funding (ASF) of IDR 7.45 Trillion and Required Stable Funding (RSF) IDR 2.90 Trillion. The level is above the minimum stipulated NSFR (POJK No. 50/03/2017) which is 100%.
- Tingkat NSFR pada bulan Desember 2020 di level 256.64% ini mengalami kenaikan sebesar 41.85% dibandingkan dengan posisi kuartal September 2020 di level 214.80%. The NSFR rate in December 2020 was at the level of 256.64%, increase 41.85% compared to the position in the September 2020
- Komposisi aset dan liabilitas yang saling bergantung (interdependent) di dominasi oleh pinjaman kepada Kantor Pusat untuk pembiayaan Loan kepada customer. The composition of interdependent assets and liabilities is dominated by loans to the Head Office for loan financing to customers.

| a | b | c | d |
|---|---|--|-----------------------|
| Aset Terikat (<i>Encumbered</i>) / <i>Encumbered assets</i> | aset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas / <i>Asset placed or pledged to Central Bank but yet to be used to create liquidity</i> | Aset tidak terikat (<i>unencumbered</i>) / <i>Unencumbered assets</i> | Jumlah / <i>Total</i> |
| Aset-aset dalam laporan posisi keuangan dapat disajikan terperinci sepanjang dibutuhkan / <i>Assets in the statement of financial position can be presented in detail as needed</i> | | | |
| 1,996,858 | - | 10,890,243 | 12,887,101 |
| <i>Analisis Kualitatif / Qualitative Analysis</i> | | | |
| Aset Terikat yang dimiliki oleh Bank hanya terdiri dari CEMA yang dipersyaratkan di bawah xxxx dengan 8% dari kewajiban atau minimum Rp1 triliun per 31 Desember 2020/ <i>Encumbrance asset held by Bank only consist of CEMA as required under xxxx with 8% of liabilities or minimum IDR 1Tn as of 31 December 2020</i> | | | |

Risiko Likuiditas - Manajemen Risiko Likuiditas (LIQA)

Risiko Likuiditas

Risiko Likuiditas adalah potensi ketidak-mampuan untuk memenuhi kebutuhan arus kas dan agunan, baik sejumlah yang sudah diperkirakan maupun yang tidak terduga, dengan tetap menjalankan dukungan likuiditas terhadap bisnis dan nasabah bank di dalam kondisi ekonomi yang beragam.

Tata kelola dan pengawasan untuk manajemen risiko likuiditas di Bank adalah tanggung jawab dari ALCO dan manajemen senior. ALCO memberikan arahan strategis dalam manajemen risiko likuiditas, sementara manajemen risiko likuiditas harian adalah tanggung jawab Treasurer Bank. Tim risiko likuiditas regional (*Global Markets and Financial Risk (Liquidity Risk)*) atau "*GMFR (Liquidity Risk)*") menyediakan pengawasan risiko likuiditas yang independen sesuai dengan *Risk Framework* dan prosedur dan kebijakan risiko yang ada.

BANA Jakarta adalah kantor cabang dari Bank of America, National Association ("BANA") dan bernaung di bawah tata kelola yang diatur di dalam Bank of America Corporation ("*BAC*") *Policy* dan kebijakan risiko likuiditas BANA Jakarta (*BANA Jakarta Liquidity Risk Policy*). Tujuan kebijakan ini adalah untuk menetapkan tata kelola, pengendalian, dan praktik manajemen risiko yang secara spesifik di tingkatan lokal, yang dibutuhkan untuk memantau dan mengelola risiko likuiditas dari BANA Jakarta, sejalan dengan ketentuan regulator lokal dan profil likuiditas risiko Bank yang unik. Kebijakan ini menguraikan kerangka tata cara ALCO untuk mengkomunikasikan dan mengelola manajemen risiko likuiditas dan selera risiko likuiditas.

Rencana pendanaan kontingensi BANA Jakarta (*Contingency Funding Plan*, atau "*CFP*") merupakan strategi dan prosedur dari ALCO (Komite Aset dan Liabilitas) dan manajemen BANA Jakarta untuk menanggulangi kemungkinan adanya kekurangan likuiditas di dalam periode *stress*.

Liquidity Risk

Liquidity risk is the potential inability to meet expected or unexpected cash flow and collateral needs while continuing to support our businesses and customers under a range of economic conditions.

The governance and oversight for liquidity risk management in Bank is the responsibility of the ALCO and senior management. The ALCO provides strategic direction in the management of liquidity risk, while the day-to-day management of liquidity risk is the responsibility of Bank Treasurer. Regional Liquidity Risk team (Global Markets and Financial Risk (Liquidity Risk) or "GMFR (Liquidity Risk)") provides independent liquidity risk oversight in accordance with the Risk Framework and established risk policies and procedures.

BANA Jakarta is a branch of Bank of America, National Association ("BANA") and is governed by the Bank of America Corporation ("BAC") Policy and BANA Jakarta Liquidity Risk Policy ("BANA Jakarta Policy" or the "Policy"). The purpose of this Policy is to establish specific local governance, controls, and risk management practices necessary to monitor and manage liquidity risk within BANA Jakarta in accordance with local regulatory requirements and BANA Jakarta's unique liquidity risk profile. It outlines the framework by which the ALCO communicates and administers its approach to liquidity risk management and liquidity risk appetite.

BANA Jakarta Contingency Funding Plan ("CFP") is BANA Jakarta Asset Liability Committee's ("ALCO") and management's strategy and procedure to address potential liquidity shortfalls during periods of stress.

CFP menyediakan kerangka kerja yang digunakan oleh ALCO untuk menguraikan potensi langkah-langkah tindakan untuk mempertahankan dan meningkatkan likuiditas dalam peristiwa-peristiwa likuiditas dengan tingkat dampak (*severity*) yang berbeda-beda, mengidentifikasi sumber likuiditas kontingen potensial dan menetapkan garis kewenangan serta ketentuan komunikasi yang jelas. CFP ditinjau dan diuji operasionalnya setidaknya setiap tahun. CFP disetujui oleh ALCO setiap tahunnya.

Pada 2015, Otoritas Jasa Keuangan mengeluarkan peraturan likuiditas yang terkait dengan risiko yang dianggap bagian dari standar likuiditas Basel 3: Liquidity Coverage Ratio, atau LCR. Peraturan ini mulai berlaku pada tanggal 31 Desember 2015, dan bank diwajibkan untuk memenuhi rasio minimum High Quality Liquid Assets terhadap jumlah arus kas keluar bersih dari 30 (tiga puluh) hari berikutnya di bawah skenario stress. Sebagai tambahan, *Net Stable Funding Ratio* meningkat sejak 1 Januari 2018 dan mensyaratkan bank untuk mendanai aktifitasnya dengan dana stabil dalam jumlah melebihi jumlah yang ditetapkan untuk periode satu tahun.

Pengungkapan profil maturitas Rupiah dan Valas Bank secara individu dan konsolidasi dimuat dalam Pengungkapan Kuantitatif Tabel 23.

The CFP provides the framework by which the ALCO outlines potential action steps to preserve and enhance liquidity in liquidity events of varying severity, identifies potential contingent liquidity sources and establishes clear lines of authority and communication requirements. The CFP is reviewed at least annually, and operationally tested annually. The CFP is approved by the ALCO annually.

In 2015, The Financial Services Authority issued a liquidity risk-related regulation that is considered part of the Basel 3 liquidity standards: the Liquidity Coverage Ratio, or LCR. This regulation came into effect as of December 31, 2015, and requires a bank to hold a minimum ratio of High Quality Liquid Assets against its total net cash outflow of the next 30 (thirty) days under a stress scenario. In addition, Net Stable Funding Ratio was in force from January 1, 2018 and requires bank to fund its activities with stable funds in amounts exceeding the required amounts for a period of one year.

Disclosure of Rupiah and foreign exchange maturity profiles is presented in Quantitative Disclosure Table 23.

(dalam jutaan rupiah)/ (million rupiah)

| No. | Pendekatan Yang Digunakan Indicator Approach | 31 Desember 2020 / 31 December 2020 | | | 31 Desember 2019 / 31 December 2019 | | |
|----------------------|--|---|---------------------------------|----------------|---|---------------------------------|----------------|
| | | Pendapatan Bruto (Rata-rata 3 tahun terakhir) / Average Gross Income in the past 3 years | Beban Modal / Capital Charge | ATMR / RWA | Pendapatan Bruto (Rata-rata 3 tahun terakhir) / Average Gross Income in the past 3 years | Beban Modal / Capital Charge | ATMR / RWA |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1 | Pendekatan Indikator Dasar/ Basic Indicator Approach | 386,977 | 58,046.58 | 725,582 | 294,296 | 44,144 | 551,805 |
| Jumlah/ Total | | 386,977 | 58,047 | 725,582 | 294,296 | 44,144 | 551,805 |

Risiko Operasional - Pengungkapan Kualitatif Umum

Risiko Operasional

Bank of America, NA – Jakarta Branch (BANA Jakarta) mengadopsi definisi Basel dalam risiko operasional. Risiko operasional adalah risiko kerugian yang berasal dari proses internal, orang, dan sistem yang tidak cukup atau gagal, atau peristiwa eksternal.

Tata kelola dan organisasi

Risiko operasional dikelola oleh semua karyawan sebagai bagian dari kegiatan sehari-hari. *Front line unit* dan fungsi kontrol bertanggung jawab terhadap risiko operasional dan pemantauannya, penilaiannya, dan pengujian dari efektifitas kendalinya, selain pula selalu menjalankan proses identifikasi, eskalasi, perdebatan dan pelaporan risiko operasional. *Front line unit* / fungsi kontrol melakukan pengawasan terhadap bisnis atau tim-tim pengendali yang mendukung para pemimpin bisnis dalam pelaksanaan program.

Fungsi manajemen risiko operasional di Bank of Amerika (BAC) independen dari *front line unit* / fungsi kontrol, dan terdiri dari:

- Pemilik program risiko operasional, yang bertanggung jawab untuk merancang program dan mengawasi dengan penerapan dan pelaksanaan sesuai dengan kebijakan dan standar pelengkapanya;
- Grup kepatuhan dan tim risiko operasional yang bertanggung jawab untuk menilai, mengkritisi dan memberikan saran secara obyektif mengenai risiko operasional kepada *front line unit* / fungsi kontrol;

Di BANA Jakarta, LMT bertanggung jawab untuk memantau operasi bisnis di Indonesia dan anggota LOB dari LMT bertanggung jawab atas semua risiko di bisnis mereka, termasuk risiko operasional.

Mekanisme untuk mengidentifikasi, mengukur dan memitigasi Risiko Operasional

Operational Risk

Bank of America, NA - Jakarta Branch (BANA Jakarta) has adopted the Basel Committee definition of operational risk. Operational risk is the risk of loss resulting from inadequate or failed internal processes, people, and systems, or from external events.

Governance and organization

Operational risk is managed by all employees as part of our day-to-day activities. Front line units and control functions own operational risk and are responsible for monitoring, assessing and testing the effectiveness of controls, while continuing to identify, escalate, debate and report operational risks. Front line units / control functions may have business oversight or control teams that support business leaders in the implementation of the program.

The Operational Risk management function at Bank of America (BAC) is independent of front line unit / control function, and consists of:

- *The Operational Risk Program Owner, which is responsible for designing the program and overseeing its implementation and execution in accordance with the Policy and its supporting Standards;*
- *Group Compliance and Operational Risk Teams which are responsible for objectively assessing, challenging and advising the front line units / control functions on operational risk;*

Within BANA Jakarta, the LMT is responsible for monitoring the Indonesian business operations and the LOB members of the LMT are responsible for all the risks within their business including operational risks.

Mechanism to identify, measure and mitigate operational risk

Ikhtisar Program Manajemen Risiko Operasional (selanjutnya disebut dengan "program") mendukung budaya risikobank, dan terdiri dari:

- Selera risiko operasional perusahaan;
- Kebijakan manajemen risiko operasional perusahaan dan standar pelengkap;
- Tata kelola dan struktur organisasi risiko operasional;
- Proses manajemen risiko operasional yang memungkinkan identifikasi risiko, eskalasi, transparansi, pelaporan dan mendukung pengambilan keputusan.

Proses ini terdiri dari sejumlah elemen yang didefinisikan oleh *Global Compliance and Operational Risk*, dan diterapkan serta dijalankan oleh *front line unit* / fungsi kontrol dalam manajemen risiko operasional sehari-hari, termasuk:

- Selera Risiko Operasional dan Indikator Risiko Kunci;
- Penilaian Diri untuk Risiko dan Kendali (*Risk and Control Self-Assessment* atau RCSA);
- Analisis scenario;
- Data Kejadian Kerugian Operasional Eksternal (*External Operational Loss Event Data* atau ELD);
- Data Kejadian Kerugian Operasional Internal (*Internal Operational Loss Event Data* atau ILD);
- Program Kendali Mutu (*Quality Assurance* atau QA);
- Perencanaan Manajemen Risiko Operasional (*Operational Risk Coverage Plan*);
- Pelaporan dan Eskalasi Risiko Operasional (*Operational Risk Reporting and Escalation*);
- Pengawasan Model Permodalan Risiko Operasional (*Operational Risk Capital Model Oversight*)

Risiko Operasi bagi BANA Indonesia diminimalkan dan dikelola melalui BAC atau kebijakan dan prosedur, kontrol, serta alat pemantauan khusus LOB. Contoh kebijakan dan prosedur ini antara lain proses rekonsiliasi data, pencegahan kecurangan (fraud), analisis dan pemantauan pemrosesan transaksi, dan rencana pemulihan bisnis.

Untuk ketentuan modal Pillar 1, Bank menggunakan Pendekatan Indikator Dasar, dengan pendapatan kotor rata-rata tiga tahun dikalikan dengan faktor sebesar 15%.

Pengungkapan kuantitatif risiko operasional Bank di muat dalam Pengungkapan Kuantitatif Tabel 26.

The operational risk management program (the "program") supports the Bank's risk culture, and is comprised of:

- *An Enterprise Operational Risk Appetite;*
- *Operational Risk Management Enterprise Policy and its supporting Standards;*
- *Operational risk governance and organization structures;*
- *Operational risk management processes that enable risk identification, escalation, transparency, reporting and support decision making.*

These processes are comprised of a number of elements which are defined by Global Compliance and Operational Risk, and implemented and executed by Front Line Units / Control Functions in their day to day management of operational risk, including:

- *Operational Risk Appetite and Key Risk Indicators;*
- *Risk and Control Self-Assessment (RCSA);*
- *Scenario Analysis;*
- *External Operational Loss Event Data (ELD);*
- *Internal Operational Loss Events (ILD);*
- *Quality Assurance ("QA") Program;*
- *Operational Risk Coverage Plan;*
- *Operational Risk Reporting and Escalation;*
- *Operational Risk Capital Model Oversight*

Risk for BANA Indonesia is mitigated and managed through BAC or LOB-specific policies and procedures, controls, and monitoring tools. Examples of these include data reconciliation processes, fraud prevention, transaction processing monitoring and analysis and business recovery planning.

For Pillar 1 capital requirements, the Bank uses the Basic Indicator Approach, where the average three-year gross income is multiplied by a factor of 15%.

Quantitative disclosure of operational risk in Quantitative Disclosure Table 26.

Risiko Hukum - Pengungkapan Kualitatif Umum

Risiko Hukum

Risiko hukum adalah risiko yang timbul dari kelemahan hukum di antaranya dari tindakan-tindakan hukum, ketiadaan dari klausul-klausul pendukung dalam hukum dan peraturan, atau kelemahan dari klausul-klausul kontrak hukum, seperti kegagalan dalam memenuhi ketentuan hukum dari perjanjian, atau kekurangan dalam pengikatan jaminan.

Dalam Bank, LMT bertanggung jawab untuk memantau operasi bisnis Bank untuk setiap risiko hukum dan mencari bantuan dari tim hukum regional sebagaimana diperlukan.

Serupa dengan kawasan lainnya, tim legal di tingkatan regional akan melakukan kerjasama dengan *legal counsel* eksternal lokal untuk membantu BANA Jakarta dalam memahami secara benar potensi implikasi dari beroperasi di dalam kawasan Indonesia dan hukum Indonesia. Tim legal bekerjasama secara penuh dengan unit bisnis terkait untuk memastikan instruksi untuk penasihat eksternal dalam berurusan dengan semua masalah-masalah material yang berpotensi timbul terkait dengan produk tertentu dari BANA Jakarta. Pengkinian akan perubahan atau perkembangan lain di hukum Indonesia diterima oleh anggota tim hukum regional dari penasihat eksternal. Pembaruan tersebut disampaikan dan didiskusikan bersama secara internal Bank.

Legal Risk

Legal risk is the risk arising from legal weaknesses, among others resulting from legal actions, absence of supporting provisions in laws and regulations, or weakness of legally binding provisions, such as failure to comply with legal requirements for contracts and loopholes in binding of collateral.

Within the Bank, the LMT is responsible for monitoring the Bank's business operations for any legal risks and seeking assistance from the regional Legal team as required.

Similar to other jurisdictions the regional Legal team will engage domestic external counsel in order for BANA Jakarta to properly understand any potential implications arising from operating in the jurisdiction of Indonesia and Indonesian law. The Legal team fully engages with the relevant business unit to ensure that instructions to external counsel to deal with all material issues that potentially could arise in relation to the particular product of BANA Jakarta. Updates in relation to changes or other developments in Indonesian law are received by members of the regional Legal team from external counsel. Such updates are shared and discussed internally within the bank.

Risiko Reputasi - Pengungkapan Kualitatif Umum

Risiko Reputasi

Tata kelola dan organisasi

Risiko Reputasi adalah potensi atas persepsi negatif dari tindakan Bank, yang akan mempengaruhi keuntungan, operasional, atau nasabah. Risiko reputasi mencakup banyak faktor, termasuk skala operasional cabang dan BAC yang mempengaruhi kemampuan di dalam pasar keuangan dan kemampuan Bank dalam mengembangkan dan menjaga tindakan bisnis terkontrol yang sesuai. Risiko reputasi dapat muncul karena persepsi negatif dari stakeholder (seperti nasabah, investor, atau regulator), permintaan dari pihak luar (seperti politisi, kelompok usaha, dan organisasi media) dan kemungkinan atas masalah hukum. Kondisi-kondisi pemicu risiko reputasi ini dapat menyebabkan implikasi keuangan dikarenakan ketidakmampuan untuk menjaga relasi bisnis, pendanaan, dan lainnya.

Kebijakan

Dalam lingkup Bank, risiko reputasi di kelola oleh LMT Bank, Komite Governance terintegrasi Indonesia, Komite manajemen risiko terintegrasi Indonesia, Tim Leadership negara Asia Tenggara, dan Komite risiko reputasi regional (RRC). *Risk Officer* lokal dari Bank adalah perwakilan dari fungsi manajemen risiko dalam LMT, dan juga bertanggung jawab untuk mengelola risiko reputasi di Indonesia.

Proses

Risiko reputasi dapat muncul dari banyak aktivitas dan karyawan Bank atau BAC, termasuk aktivitas-aktivitas sehubungan dengan manajemen strategis, operasional, atau risiko lainnya, termasuk posisi keuangan secara keseluruhan. Bank tidak mengalokasikan modal secara khusus atas risiko reputasi, karena telah tercakup dalam elemen-elemen permodalan, risiko, dan control lainnya. Proses governance ditempatkan dalam kerangka global, regional dan lokal untuk menganalisa dan menyetujui

Reputation Risk

Governance and organization

Reputational risk is the potential that negative perceptions of the Bank's conduct, or business practices, will adversely affect its profitability, operations or customers and clients. Reputational risk encompasses many factors, including branch and BAC's scale of operations and resulting visibility in the financial markets and Bank's ability to develop and sustain appropriately controlled business practices that can withstand adverse situations. Reputational risk events may arise from negative perception on the part of key stakeholders (i.e. customers, counterparties, investors or regulators), scrutiny from external parties (e.g. politicians, consumer groups and media organizations) and the ongoing threat of litigation. These reputational risk events could adversely affect financial standing through inability to maintain or establish business relationships, access to funding, etc.

Policy

Within the Bank, reputational risk is primarily managed through the Bank LMT, the Indonesia Integrated Governance Committee, the Indonesia Integrated Risk Management Committee, the South East Asia Country Leadership Team and the regional Reputational Review committee (RRC). The local Risk Officer of the Bank represents risk management function in LMT, and is also responsible to manage the related reputation risk in Indonesia.

Process

Reputational risk can stem from many of Bank's and BAC's employees and activities, including the activities related to the management of strategic, operational or other risks, as well as the overall financial position. As such, Bank does not allocate capital specifically to cover reputational risk, as it is already embedded into the other elements of its capital, risk and control framework. Governance processes are in place at the global, regional and local levels to review and approve any transactions

setiap transaksi atau penerimaan nasabah yang dapat meningkatkan risiko reputasi.

Untuk mengawasi publikasi negatif mengenai BANA Jakarta, dilakukan pemantauan terhadap media secara harian yang dilakukan oleh Tim Komunikasi pada tingkatan regional. Tim Komunikasi ini juga bertanggung jawab untuk menangani komunikasi eksternal untuk BANA Jakarta. Hasil pemantauan oleh Tim Komunikasi ini akan disampaikan kepada manajemen entitas utama, yang mana dalam penanganan hal-hal terkait publikasi negatif akan dilakukan eskalasi kepada LMT. *Risk Officer* lokal dari entitas utama adalah perwakilan dari fungsi manajemen risiko dalam LMT, dan juga bertanggung jawab untuk mengelola risiko reputasi di Indonesia.

Bank juga menangani keluhan nasabah melalui unit lokal yakni tim Client Services, yang akan kemudian bekerja sama dengan pihak ataupun unit terkait dalam penyelesaian keluhan nasabah. Pemantauan bulanan dari penanganan keluhan nasabah ini dilaporkan dalam pertemuan LMT.

Sebagai tindak lanjut dari SEOJK No. 17/SEOJK.07/2018 terkait Pelaksanaan Layanan Pengaduan Konsumen di Sektor Jasa Keuangan yang berlaku sejak 10 Mar 2019, bank telah memiliki prosedur untuk penanganan keluhan nasabah. Ringkasan prosedur tersebut dipublikasikan di situs bank dan juga dikomunikasikan kepada nasabah bank.

or on-boarding of clients which may incur heightened reputational risk.

To track negative publications on BANA Jakarta, there is a daily media scan which is conducted by Communications team in the region. This Communications team is also responsible to handle external communications for BANA Jakarta. Result of these scans would be reported to the management of the main entity, whereby for issues relating to negative publications will be escalated to the LMT. The local Risk Officer of the main entity represents risk management function in LMT, and is also responsible to manage the related reputation risk in Indonesia.

The bank also handles customer complaints through the local Client Services team, which will then engage with the relevant units in resolving the complaints. Monthly tracking of these complaints handling is reported in the LMT meetings.

As a follow up on the OJK Circular No. 17/SEOJK.07/2018 regarding Guidelines of Implementation of Consumer Complaint Services in the Financial Service Sector which became effective on 10 Mar 2019, the bank has in place a procedure for managing client complaints, and the summary of which has been published on the bank's website and communicated to existing clients.

Risiko Strategik - Pengungkapan Kualitatif Umum

Risiko Strategis

Tata kelola dan organisasi

Risiko Strategis adalah risiko yang dihasilkan oleh keputusan atau rencana bisnis yang tidak tepat, pelaksanaan strategi bisnis yang tidak tepat, atau ketidakmampuan untuk menindaklanjuti dalam waktu yang tepat atas perubahan kondisi makroekonomi, seperti siklus bisnis, tindakan kompetitor, perubahan selera nasabah, produk yang tidak sesuai lagi, perkembangan teknologi, dan perubahan peraturan. Pilihan risiko strategis di tuangkan dalam bentuk target operasional, keuntungan, modal, dan likuiditas, yang dituangkan dalam rencana strategis dan rencana operasional keuangan. Senior manajemen bertanggung jawab untuk mengukur dan menganalisa target-target atas risiko strategis tersebut. Rencana strategis dan operasional keuangan diperbaharui sesuai kebutuhan, untuk menyelaraskan dan mengoptimalkan antara pengembalian keuntungan kepada pemegang saham dan menjaga profil keuangan dan target pilihan risiko.

Kebijakan

Bank memiliki rencana bisnis yang jelas yang disesuaikan untuk mendukung nasabah-nasabah yang telah diidentifikasi secara jelas; seperti anak usaha dari perusahaan-perusahaan multi nasional; lembaga-lembaga keuangan dan perusahaan-perusahaan terpadang; dan lembaga milik pemerintahan. Pengecualian atas pemilihan nasabah diluar standard akan di eskalasi untuk mendapatkan persetujuan.

Proses

Bank menyediakan produk standar komersial perbankan seperti pembiayaan perdagangan, pinjaman tradisional, dan jasa pengelolaan treasuri. Senior manajemen telah menganalisa dengan seksama atas diluncurkannya bisnis Global Markets pada tahun 2015. Produk-produk yang saat ini ditawarkan oleh bisnis segment ini adalah produk lindung nilai atas nilai tukar dan juga transaksi atas surat utang pemerintah dan korporasi.

Strategic Risk

Governance and organization

Strategic risk is the risk that results from adverse business decisions, inappropriate business plans, ineffective business strategy execution, or failure to respond in a timely manner to changes in the macroeconomic environment, such as business cycles, competitor actions, changing customer preferences, product obsolescence, technology developments and regulatory environment. The strategic risk appetite is translated into operational, earnings, capital and liquidity targets which are embedded into the Bank's strategic and financial operating plans. Senior management is responsible for measuring and assessing strategic risk against these targets. Strategic and financial operating plans are updated, as needed, to balance and optimize between achieving shareholder returns and maintaining the targeted risk appetite and financial profile.

Policy

The Bank has a clear business plan that is aligned to support a clearly identified set of clients; namely subsidiaries of multinational corporations, top tiered financial institutions and corporate; and government and government related entities. Exceptions to this client selection standard are escalated for approval.

Process

The Bank engages in standard commercial banking products such as trade finance, traditional lending, and treasury management services. The launch of the Global Markets business in 2015 has been managed with significant senior management oversight. Products currently offered in this segment are foreign exchange hedging products, as well as trading of corporate and government bonds.

Produk-produk baru ini di analisa dan di setuju dengan melalui proses Persetujuan atas Produk Baru (NPA) atau Analisa Produk Baru (NPR). Selain proses yang dilakukan oleh regional ini, manajemen lokal juga harus menganalisa dan menyetujui sebelum produk baru ini dapat diluncurkan.

Bank memonitor kinerja keuangan terhadap rencana keuangan. Jika terdapat perbedaan yang material dari rencana, maka rencana-rencana kerja tambahan dapat diterapkan sesuai kebutuhan.

Otoritas utama dari Bank (OJK) secara terpisah meminta agar Bank menyampaikan rencana kerja berisi rencana bisnis dan strategis secara detail untuk jangka pendek (satu tahun) maupun jangka menengah (tiga tahun) setiap tahunnya.

Rencana tersebut mencakup atas bisnis baru, inisiatif strategis, tujuan pengembangan usaha, investasi infrastruktur dan teknologi, pengembangan sumber daya manusia, serta komponen-komponen lainnya sesuai dengan pengembangan global dari platform perbankan.

Pada tahun 2020 strategi Bank akan tetap fokus pada pertumbuhan portofolio Global MNC dan klien FI yang beroperasi di Indonesia, dan juga korporasi lokal unggulan (*top-tier*) yang memenuhi standar pemilihan klien kami. Hal ini akan dicapai dengan memperdalam relasi dengan klien target kami melalui tim Corporate Banking sehingga dapat menawarkan pilihan yang lebih luas dari produk dan jasa untuk klien kami. Walaupun dengan hambatan keuangan yang timbul dari adanya ketentuan dan peraturan Otoritas Jasa Keuangan (OJK) 38/POJK.03/2016 untuk mengganti core banking system kami, kami juga terus berupaya meninjau kemungkinan dalam menambahkan produk-produk baru dari *Global Markets* seperti *interest rate derivatives* dan *currency derivatives* yang akan meningkatkan kemampuan kami untuk menumbuhkan penawaran core banking termasuk Pinjaman dan produk *Trade Finance*, serta *Cash Management* dan solusi Likuiditas dalam mata uang lokal maupun mata uang asing.

New products are reviewed and approved via the New Product Approval (NPA) or New Product Review (NPR) process. While these are regional forums, the LMT must review and signoff before a new product can be introduced.

The Bank monitors financial performance and trends against the business plan. Where there is a material shortfall, action plans may be implemented as appropriate.

Separately, Bank's primary regulator (OJK) requires the Bank to submit a short-term (one year) detailed business plan as well as a medium term (3-year) strategic plan on an annual basis.

The business plan covers new businesses, strategic initiatives, portfolio development goals, infrastructure and technology investments, human resources development and all components in the global development of banking platforms.

In 2020 the Bank strategy will continue to focus on maintaining our portfolio of Global MNC and FI clients operating in Indonesia, as well as local top-tier multinational corporations that meet our client selection standards. This will be achieved by maintaining our relationships with our target client base via our Corporate Banking team, thereby delivering a wide array of existing products and services to our clients. Subject to the significant financial constraints involved in complying with OJK's requirements under POJK 38/POJK.03/2016, we will also continue to explore the feasibility of adding new Global Markets products such as interest rate / currency derivatives to complement our existing capabilities in Government Bonds and Foreign Exchange, wherever this would be beneficial to our core banking offering which includes Loans and Trade Finance products, as well as Cash Management and Liquidity solutions in local currency as well as USD products.

Risiko Kepatuhan - Pengungkapan Kualitatif Umum

Risiko Kepatuhan

Tata kelola dan organisasi

Compliance and Operational Risk BANA Jakarta (“COR”) merupakan bagian dari *Asia Pacific COR*, suatu unit fungsional independen yang melaporkan secara langsung ke *Global Executive*. COR bertanggung jawab atas implementasi dan pengelolaan Program Manajemen Risiko Kepatuhan di BANA Jakarta, serta memastikan pertanggungjawaban elemen *Compliance* dalam *Risk Framework*. Compliance secara independen menilai risiko kepatuhan dan mengawasi *Front Line Units* (FLU) dan *Control Functions* (CF) sebagai pertahanan lini kedua agar aktivitas bisnis sehari-hari berjalan sesuai peraturan yang berlaku.

Kebijakan

Bank of America bertekad untuk mematuhi undang-undang, peraturan-peraturan, dan standar etika tertinggi di segenap implementasi Program Manajemen Risiko Kepatuhan dan Operasional (“COR Program”). Fitur utama dari manajemen risiko kepatuhan adalah mengembangkan budaya kepatuhan dan ketaatan terhadap nilai-nilai inti perusahaan tercermin dalam Kode Etik BAC. Program COR perusahaan secara global yang merupakan bagian dari Kerangka Risiko Bank of America. Program kepatuhan global terdiri dari dua belas elemen inti yaitu global compliance strategic plan; regulatory inventories and regulatory change management; policies; compliance risk assessment; monitoring; testing; compliance key measures; risks and issues management; training and awareness; global compliance framework oversight and adherence; and governance and executive reporting. Program ini mencakup semua bidang kegiatan Bank America termasuk Bank.

Compliance Risk

Governance and organization

BANA Jakarta Compliance and Operational Risk (“COR”) is part of Asia Pacific COR, an independent function that is reporting directly to the responsible Global Executive. COR is responsible for implementing and managing Compliance Risk Management Program for the Bank, and ensuring accountability for Compliance elements of the Risk Framework. Compliance independently assesses compliance risk and oversees front line units and control functions as a second line of defense so that the day to day business activities operate in a compliant manner.

Policy

Bank of America is committed to complying with laws, regulations, and the highest ethical standards through the implementation of a Compliance and Operational Risk Management Program (“COR Program”). A central feature of our management of compliance risk is the fostering of a compliance culture and adherence to the company’s core values reflected in the BAC Code of Ethics. Detailed, enterprise-wide COR Program is part of the Bank of America Risk Framework. The Compliance Program comprises of twelve core elements namely global compliance strategic plan; regulatory inventories and regulatory change management; policies; compliance risk assessment; monitoring; testing; compliance key measures; risks and issues management; training and awareness; global compliance framework oversight and adherence; and governance and executive reporting. This program covers all areas of Bank of America’s activities including the Bank.

Proses

Kami memiliki proses manajemen yang memadai, struktur dan kebijakan yang mendukung fungsi kepatuhan untuk membantu memastikan kepatuhan terhadap hukum dan peraturan yang berlaku dan memberikan garis yang jelas terlihat untuk pengambilan keputusan dan akuntabilitas.

Process

We have adequate management processes, structures and policies that support the compliance function to help ensure compliance with applicable laws and regulations and provide clear lines of sight for decision-making and accountability.