

ABILITY TO PAY DEBTS AND COLLECTABILITY OF ACCOUNTS RECEIVABLE

Capital adequacy ratio :

in million IDR

Description	2021	2020	2019
Capital :			
Core Capital	4.370.012	4.115.413	3.495.701
Complementary Capital	80.165	70.851	79.567
Amount	4.450.177	4.186.264	3.575.268
Right-Weighted Assets :			
Credit Risk	7.635.855	7.310.489	7.752.991
Operational Risk	18.812	32.642	16.596
Market Risk	1.593.696	1.510.220	1.492.401
Amount	9.248.363	8.853.351	9.261.988

Minimum Capital Liability Ratio Taking Into Account:

Description	2021	2020	2019
Credit risk and operational	48,22 %	47,28%	38,60 %
Credit risk, operational and market	48,12 %	47,28%	38,60%

Non Performing Loan Ratio:

Description	2021	2020	2019
NPL Bruto	1,18 %	1,69%	2,26%
NPL Nett	0,34 %	0,77%	0,63%

in million IDR

Description	2021	2020	2019
Current	7.730.615	6.937.655	7.463.173
Special mention	124.852	136.560	152.291
Substandard	13.441	7.180	5.388
Doubtful	8.164	10.562	119.765
Loss	71.904	103.608	50.918
Total Credit	7.948.978	7.195.564	7.791.537