



Informasi Kuantitatif Eksposur Risiko  
(termasuk Laporan Penerapan Manajemen Risiko  
untuk Risiko Suku Bunga dalam Banking Book - IRRBB)

*Quantitative Information of Risk Exposures  
(including Risk Management Implementation Report  
for Interest Rate in Banking Book – IRRBB)*

Posisi 30 Juni 2020 dan 2019  
*As at 30 June 2020 and 2019*

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## 1. Pengungkapan Risiko Kredit

*Disclosure of Credit Risk*

## a. Pengungkapan Umum

*General Disclosure*

Tabel 1.a.1: Pengungkapan Tagihan Bersih Berdasarkan Wilayah

*Table 1.a.1: Disclosure of Net Receivables by Region*(dalam jutaan rupiah/*in millions Rupiah*)

No.	Kategori Portofolio <i>Portfolio Category</i>	30 Juni 2020/30 June 2020				30 Juni 2019/30 June 2019			
		Tagihan Bersih Berdasarkan Wilayah <i>Net Receivables by Region</i>				Tagihan Bersih Berdasarkan Wilayah <i>Net Receivables by Region</i>			
		Sumatera	Jawa	Lainnya <i>Others</i>	Total	Sumatera	Jawa	Lainnya <i>Others</i>	Total
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	-	21,376,537	-	21,376,537	-	17,125,881	-	17,125,881
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	2,320,868	3,361,714	1,247,775	6,930,357	2,361,051	4,722,427	1,018,295	8,101,773
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	-	1,752,563	1,874,158	3,626,721	-	1,441,677	1,946,071	3,387,748
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	1,102,856	-	1,102,856	-	813,488	-	813,488
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	29,416	8,453,485	12,781	8,495,682	41,823	8,403,642	22,476	8,467,941
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	10,529,989	28,252,588	7,082,923	45,865,500	11,010,384	33,926,457	8,754,558	53,691,399
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	65,458	628,350	257	694,065	271,963	303,380	47,196	622,539
11	Aset Lainnya <i>Other Assets</i>	115,171	5,018,185	75,998	5,209,354	97,046	4,122,286	62,140	4,281,472
	<b>Total</b>	<b>13,060,902</b>	<b>69,946,278</b>	<b>10,293,892</b>	<b>93,301,072</b>	<b>13,782,267</b>	<b>70,859,238</b>	<b>11,850,736</b>	<b>96,492,241</b>

Tabel 1.a.2: Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak

Table 1.a.2: Disclosure of Net Receivables by Remaining Contract Period

(dalam jutaan rupiah/in millions Rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2020/30 June 2020					
		Tagihan bersih berdasarkan sisa jangka waktu kontrak Net Receivables by Remaining Contract Period					
		< 1 tahun < 1 year	1 thn s.d. 3 thn 1 year up to 3 years	3 thn s.d. 5 thn 3 years up to 5 years	> 5 thn > 5 years	Non-Kontraktual Non-Contractual	Total
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	7,242,962	4,273,793	2,803,463	4,688,524	2,367,795	21,376,537
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	3,409,890	2,024,255	578,414	917,798	-	6,930,357
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	1,472,315	209,619	247,357	18,081	1,679,349	3,626,721
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	11,018	50,781	124,083	916,974	-	1,102,856
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	876,434	4,250,027	3,154,142	215,079	-	8,495,682
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	23,582,136	10,870,823	9,558,284	1,854,257	-	45,865,500
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	326,214	115,605	29,442	222,804	-	694,065
11	Aset Lainnya <i>Other Assets</i>	-	-	-	-	5,209,354	5,209,354
	<b>Total</b>	<b>36,920,969</b>	<b>21,794,903</b>	<b>16,495,185</b>	<b>8,833,517</b>	<b>9,256,498</b>	<b>93,301,072</b>

(dalam jutaan rupiah/*in millions Rupiah*)

No.	Kategori Portofolio Portfolio Category	30 Juni 2019/30 June 2019					
		Tagihan bersih berdasarkan sisa jangka waktu kontrak <i>Net Receivables by Remaining Contract Period</i>					
		< 1 tahun < 1 year	1 thn s.d. 3 thn 1 year up to 3 years	3 thn s.d. 5 thn 3 years up to 5 years	> 5 thn > 5 years	Non-Kontraktual Non-Contractual	Total
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	4,028,476	4,376,716	2,468,973	1,837,533	4,414,183	17,125,881
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	4,861,880	519,469	1,898,029	822,395	-	8,101,773
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	1,082,689	329,687	77,624	16,145	1,881,603	3,387,748
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	7,487	18,954	51,103	735,944	-	813,488
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	2,856,197	5,185,128	170,042	256,574	-	8,467,941
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	28,730,481	7,053,928	10,788,865	7,118,125	-	53,691,399
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	216,898	340,854	7,230	57,557	-	622,539
11	Aset Lainnya <i>Other Assets</i>	-	-	-	-	4,281,472	4,281,472
	<b>Total</b>	<b>41,784,108</b>	<b>17,824,736</b>	<b>15,461,866</b>	<b>10,844,273</b>	<b>10,577,258</b>	<b>96,492,241</b>

Tabel 1.a.3: Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi

Table 1.a.3: Disclosure of Net Receivables by Economic Sector

(dalam jutaan rupiah/in millions Rupiah)

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Receivables from the Government	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	Tagihan Kepada Bank Receivables from Banks	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	Kredit Pegawai/ Pensiunan Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	Tagihan kepada Korporasi Receivables from Corporates	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
30 Juni 2020/30 June 2020												
1	Pertanian, perburuan dan Kehutanan Agriculture, Hunting and Forestry	-	1,247,669	-	-	-	-	-	1,001	4,210,902	-	-
2	Perikanan Fisheries	-	-	-	-	-	-	-	-	205,337	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	-	2,320,973	-	-	-	-	-	-	5,813,765	-	-
4	Industri pengolahan Processing Industry	-	819,538	-	12,691	-	-	-	530	14,835,240	43,322	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	358,284	-	-	-	-	-	-	2,388	51,635	-
6	Konstruksi Construction	-	679,364	-	-	-	-	-	-	691,881	-	-
7	Perdagangan besar dan eceran Wholesale and Retail Trade	-	253,097	-	15,948	-	-	-	1,377	8,593,889	415,693	-
8	Penyediaan akomodasi dan penyediaan makan minum Accommodation, Food and Beverage Supply	-	-	-	-	-	-	-	-	11,430	-	-
9	Transportasi, pergudangan dan komunikasi Transportation, Warehousing and Communication	-	1,179,803	-	-	-	-	-	-	4,820,731	-	-
10	Perantara keuangan Financial Intermediaries	9,106,787	50,000	-	3,598,082	-	-	-	-	2,060,239	-	-
11	Real estate, usaha persewaan dan jasa perusahaan Real Estate, Rental and Service Company	-	21,629	-	-	-	-	-	-	4,401,783	4,234	-
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-
13	Jasa pendidikan Education Service	-	-	-	-	-	-	-	-	2,495	-	-
14	Jasa kesehatan dan kegiatan sosial Health and Social Service	-	-	-	-	-	-	-	-	-	-	-
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya Community, Sociocultural, Entertainment and other Individual Service	-	-	-	-	-	-	-	-	40,323	-	-
16	Jasa perorangan yang melayani rumah tangga Individual Household Service	-	-	-	-	-	-	-	-	-	-	-
17	Badan internasional dan badan ekstra internasional lainnya International and other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang belum jelas batasannya Undefined Business Activities	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Activities	-	-	-	-	1,102,856	-	-	8,492,774	175,097	179,181	-
20	Lainnya Others	12,269,750	-	-	-	-	-	-	-	-	-	5,209,354
	<b>Total</b>	<b>21,376,537</b>	<b>6,930,357</b>	<b>-</b>	<b>3,626,721</b>	<b>1,102,856</b>	<b>-</b>	<b>-</b>	<b>8,495,682</b>	<b>45,865,500</b>	<b>694,065</b>	<b>5,209,354</b>

(dalam jutaan rupiah/*in millions Rupiah*)

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Receivables from the Government	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	Tagihan Kepada Bank Receivables from Banks	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	Kredit Pegawai/ Pensiunan Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	Tagihan kepada Korporasi Receivables from Corporates	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
<b>30 Juni 2019/30 June 2019</b>												
1	Pertanian, perburuan dan Kehutanan <i>Agriculture, Hunting and Forestry</i>	-	2,361,051	-	-	-	-	-	1,001	6,116,258	-	-
2	Perikanan <i>Fisheries</i>	-	-	-	-	-	-	-	-	234,777	-	-
3	Pertambangan dan Penggalian <i>Mining and Quarrying</i>	-	1,326,776	-	-	-	-	-	-	6,617,193	298,559	-
4	Industri pengolahan <i>Processing Industry</i>	-	1,462,461	-	-	-	-	-	254	16,392,163	38,371	-
5	Listrik, Gas dan Air <i>Electricity, Gas and Water</i>	-	354,844	-	-	-	-	-	-	110,483	-	-
6	Konstruksi <i>Construction</i>	-	1,310,208	-	-	-	-	-	-	587,936	9,077	-
7	Perdagangan besar dan eceran <i>Wholesale and Retail Trade</i>	-	260,603	-	-	-	-	-	1,444	9,996,278	141,001	-
8	Penyediaan akomodasi dan penyediaan makan minum <i>Accommodation, Food and Beverage Supply</i>	-	-	-	-	-	-	-	-	20,429	-	-
9	Transportasi, pergudangan dan komunikasi <i>Transportation, Warehousing and Communication</i>	-	926,982	-	-	-	-	-	-	6,211,824	346	-
10	Perantara keuangan <i>Financial Intermediaries</i>	7,510,892	50,000	-	3,387,748	-	-	-	-	1,832,071	-	-
11	Real estate, usaha persewaan dan jasa perusahaan <i>Real Estate, Rental and Service Company</i>	-	48,848	-	-	-	-	-	-	4,592,776	19,611	-
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib <i>Government Administration, Defense and Compulsory Social Security</i>	-	-	-	-	-	-	-	-	-	-	-
13	Jasa pendidikan <i>Education Service</i>	-	-	-	-	-	-	-	-	2,498	-	-
14	Jasa kesehatan dan kegiatan sosial <i>Health and Social Service</i>	-	-	-	-	-	-	-	-	-	-	-
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya <i>Community, Sociocultural, Entertainment and other Individual Service</i>	-	-	-	-	-	-	-	-	98,762	-	-
16	Jasa perorangan yang melayani rumah tangga <i>Individual Household Service</i>	-	-	-	-	-	-	-	-	-	-	-
17	Badan internasional dan badan ekstra internasional lainnya <i>International and other Extra International Agencies</i>	-	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang belum jelas batasannya <i>Undefined Business Activities</i>	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha <i>Non Business Activities</i>	-	-	-	-	813,488	-	-	8,465,242	877,951	115,574	-
20	Lainnya <i>Others</i>	9,614,989	-	-	-	-	-	-	-	-	-	4,281,472
<b>Total</b>		<b>17,125,881</b>	<b>8,101,773</b>	<b>-</b>	<b>3,387,748</b>	<b>813,488</b>	<b>-</b>	<b>-</b>	<b>8,467,941</b>	<b>53,691,399</b>	<b>622,539</b>	<b>4,281,472</b>



Tabel 1.a.4: Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah

Table 1.a.4: Disclosure of Receivables and Allowances by Region

(dalam jutaan rupiah/in millions Rupiah)

No.	Keterangan Description	30 Juni 2020/30 June 2020				30 Juni 2019/30 June 2019			
		Wilayah/Region				Wilayah/Region			
		Sumatera	Jawa	Lainnya Others	Total	Sumatera	Jawa	Lainnya Others	Total
1	Tagihan Receivables	12,605,651	65,462,500	9,745,109	87,813,260	13,456,981	66,274,732	11,469,855	91,201,568
2	Tagihan yang mengalami penurunan nilai ( <i>impaired</i> ) <i>Impaired Receivables</i>	251,200	2,681,392	11,043	2,943,635	754,311	2,044,553	216,999	3,015,863
	a. Belum jatuh tempo <i>Non past due</i>	466	859,087	914	860,467	-	708,350	-	708,350
	b. Telah jatuh tempo <i>Past due</i>	250,734	1,822,305	10,129	2,083,168	754,311	1,336,203	216,999	2,307,513
3	Cadangan kerugian penurunan nilai (CKPN) - Individual <sup>)</sup> <i>Allowance for Impairment Losses-Individual <sup>)</sup></i>	685,797	1,824,177	84,444	2,594,418	480,859	948,512	187,916	1,617,287
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif <sup>)</sup> <i>Allowance for Impairment Losses-Collective <sup>)</sup></i>	39,081	678,700	33,854	751,635	164,140	1,177,333	125,052	1,466,525
5	Tagihan yang dihapus buku <i>Receivables Written Off</i>	1,551	544,542	1,545	547,638	3,366	432,030	2,125	437,521

<sup>)</sup> CKPN Individual adalah CKPN dari Aset kurang baik (stage 2) dan tidak baik (stage 3); CKPN Kolektif adalah CKPN dari Aset baik (stage 1)

*Impairment Losses-Individual is impairment on under performing assets (stage 2) and non performing assets (stage 3); Impairment Losses-Collective is impairment on performing assets (stage 1)*

Tabel 1.a.5: Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi

Table 1.a.5: Disclosure of Receivables and Allowances by Economic Sector

(dalam jutaan rupiah/in millions Rupiah)

No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan kerugian penurunan nilai (CKPN) - Individual <sup>*)</sup> Allowance for Impairment Losses-Individual <sup>*)</sup>	Cadangan kerugian penurunan nilai (CKPN) - Kolektif <sup>*)</sup> Allowance for Impairment Losses-Collective <sup>*)</sup>	Tagihan yang dihapus buku Receivables Written Off
			Belum Jatuh Tempo Non past due	Telah Jatuh Tempo Past due			
30 Juni 2020/30 June 2020							
1	Pertanian, perburuan dan Kehutanan Agriculture, Hunting and Forestry	5,942,923	-	-	554,072	25,620	-
2	Perikanan Fisheries	207,210	-	-	7,261	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	7,152,424	-	5,584	21,585	26,478	-
4	Industri pengolahan Processing Industry	14,684,090	743,876	80,459	269,180	46,174	-
5	Listrik, Gas dan Air Electricity, Gas and Water	444,247	-	83,575	31,940	397	-
6	Konstruksi Construction	1,051,287	-	-	2,789	3,391	-
7	Perdagangan besar dan eceran Wholesale and Retail Trade	9,119,227	-	1,240,772	925,825	22,564	-
8	Penyediaan akomodasi dan penyediaan makan minum Accommodation, Food and Beverage Supply	11,430	-	-	-	4	-
9	Transportasi, pergudangan dan komunikasi Transportation, Warehousing and Communication	4,654,439	-	-	66,433	6,193	-
10	Perantara keuangan Financial Intermediaries	12,327,186	-	-	-	7,476	-
11	Real estate, usaha persewaan dan jasa perusahaan Real Estate, Rental and Service Company	4,088,976	-	15,450	13,417	16,086	-
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-
13	Jasa pendidikan Education Service	2,495	-	-	-	11	-
14	Jasa kesehatan dan kegiatan sosial Health and Social Service	-	-	-	-	-	-
15	Jasa masyarakat, sosial budaya, hiburan dan perorangan lainnya Community, Socio-cultural, Entertainment and other Individual Service	40,711	-	-	389	67	-
16	Jasa perorangan yang melayani rumah tangga Individual Household Service	-	-	-	-	-	-
17	Badan internasional dan badan ekstra internasional lainnya International and other Extra International Agencies	-	-	-	-	-	-
18	Kegiatan yang belum jelas batasannya Undefined Business Activities	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Activities	10,598,600	116,591	657,327	682,436	597,174	547,638
20	Lainnya Others	17,488,015	-	-	19,091	-	-
	<b>Total</b>	<b>87,813,260</b>	<b>860,467</b>	<b>2,083,167</b>	<b>2,594,418</b>	<b>751,635</b>	<b>547,638</b>

\*) CKPN Individual adalah CKPN dari Aset kurang baik (stage 2) dan tidak baik (stage 3); CKPN Kolektif adalah CKPN dari Aset baik (stage 1)

Impairment Losses-Individual is impairment on under performing assets (stage 2) and non performing assets (stage 3); Impairment Losses-Collective is impairment on performing assets (stage 1)

(dalam jutaan rupiah/in millions Rupiah)

No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan kerugian penurunan nilai (CKPN) - Individual Allowance for Impairment Losses-Individual	Cadangan kerugian penurunan nilai (CKPN) - Kolektif Allowance for Impairment Losses-Collective	Tagihan yang dihapus buku Receivables Written Off
			Belum Jatuh Tempo Non past due	Telah Jatuh Tempo Past due			
30 Juni 2019/30 June 2019							
1	Pertanian, perburuan dan Kehutanan Agriculture, Hunting and Forestry	8,414,844	-	-	-	107,710	-
2	Perikanan Fisheries	227,469	-	-	-	2,912	-
3	Pertambangan dan Penggalian Mining and Quarrying	7,933,545	-	611,804	313,249	90,142	-
4	Industri pengolahan Processing Industry	16,270,850	706,895	274,526	374,713	224,913	-
5	Listrik, Gas dan Air Electricity, Gas and Water	442,827	-	-	-	22,892	-
6	Konstruksi Construction	1,797,289	-	94,792	85,715	24,175	-
7	Perdagangan besar dan eceran Wholesale and Retail Trade	10,166,023	1,455	870,581	728,491	326,790	-
8	Penyediaan akomodasi dan penyediaan makan minum Accommodation, Food and Beverage Supply	20,429	-	-	-	261	-
9	Transportasi, pergudangan dan komunikasi Transportation, Warehousing and Communication	6,488,239	-	35,167	34,817	82,604	-
10	Perantara keuangan Financial Intermediaries	10,684,979	-	-	-	16,941	-
11	Real estate, usaha persewaan dan jasa perusahaan Real Estate, Rental and Service Company	4,556,223	-	80,822	61,211	57,285	-
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-
13	Jasa pendidikan Education Service	2,498	-	-	-	32	-
14	Jasa kesehatan dan kegiatan sosial Health and Social Service	-	-	-	-	-	-
15	Jasa masyarakat, sosial budaya, hiburan dan perorangan lainnya Community, Sociocultural, Entertainment and other Individual Service	86,905	-	-	-	1,112	-
16	Jasa perorangan yang melayani rumah tangga Individual Household Service	-	-	-	-	-	-
17	Badan internasional dan badan ekstra internasional lainnya International and other Extra International Agencies	-	-	-	-	-	-
18	Kegiatan yang belum jelas batasannya Undefined Business Activities	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Activities	10,206,066	-	339,821	-	508,756	437,521
20	Lainnya Others	13,903,382	-	-	19,091	-	-
<b>Total</b>		<b>91,201,568</b>	<b>708,350</b>	<b>2,307,513</b>	<b>1,617,287</b>	<b>1,466,525</b>	<b>437,521</b>

Tabel 1.a.6: Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai  
 Table 1.a.6: Disclosure of Movements Detail of Allowance for Impairment Losses

(dalam jutaan rupiah/*in millions Rupiah*)

No.	Keterangan Description	30 Juni 2020/30 June 2020		30 Juni 2019/30 June 2019	
		CKPN Individual <sup>***</sup> Allowance for Impairment Losses- Individual <sup>***</sup>	CKPN Kolektif <sup>***</sup> Allowance for Impairment Losses- Collective <sup>***</sup>	CKPN Individual Allowance for Impairment Losses- Individual	CKPN Kolektif Allowance for Impairment Losses- Collective
1	Saldo awal CKPN <sup>*)</sup> <i>Allowance for Impairment Losses Beginning Balance<sup>*)</sup></i>	2,023,932	830,322	1,116,957	1,539,187
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) <i>Charge (Reversal) of Impairment Provision for the Current Year (Net)</i>	1,152,569	(77,624)	528,552	364,859
2.a	Pembentukan CKPN pada periode berjalan <i>Charge of Impairment Provision for the Current Year</i>	1,152,569		528,552	364,859
2.b	Pemulihan CKPN pada periode berjalan <i>Release of Impairment Provision for the Current Year</i>		77,624	-	-
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan <i>Impairment Provision for Write Off Current Year</i>	547,638		-	437,521
4	Pembentukan (pemulihan) lainnya pada periode berjalan <sup>**)</sup> <i>Other Charge (Release) for the Current Year<sup>**)</sup></i>	(34,445)	(1,063)	(28,222)	-
<b>Saldo akhir CKPN</b> <i>Allowance for Impairment Losses Ending Balance</i>		<b>2,594,418</b>	<b>751,635</b>	<b>1,617,287</b>	<b>1,466,525</b>

<sup>\*)</sup> Posisi 1 Januari 2020 dan 2019

As of 1 January 2020 and 2019

<sup>\*\*)</sup> Termasuk selisih kurs penjabaran dan pengakuan pendapatan bunga atas aset yang mengalami penurunan nilai

*Including exchange rate difference and unwinding interest on impaired assets*

<sup>\*\*\*)</sup> CKPN Individual adalah CKPN dari Aset kurang baik (stage 2) dan tidak baik (stage 3); CKPN Kolektif adalah CKPN dari Aset baik (stage 1)

*Impairment Losses-Individual is impairment on under performing assets (stage 2) and non performing assets (stage 3); Impairment Losses-Collective is impairment on performing assets (stage 1)*

**b. Pengungkapan Risiko Kredit dengan menggunakan Pendekatan Standar**  
**Disclosure of Credit Risk using Standardized Approach**

Tabel 1.b.1: Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat  
 Table 1.b.1: Disclosure of Net Receivables for Asset Exposures on Balance Sheet by Portfolio Category and Rating Scale

(dalam jutaan rupiah/in millions Rupiah)

No	Kategori Portofolio Portfolio Category	Lembaga Pemeringkat Rating Agencies	30 Juni 2020/30 June 2020											Tanpa Peringkat Unrated	Total
			Peringkat Jangka panjang Long-term Rating							Peringkat Jangka Pendek Short-term Rating					
		Standard and Poor's	AAA	AA+ s.d/up to AA-	A+ s.d/up to A-	BBB+ s.d/up to BBB-	BB+ s.d/up to BB-	B+ s.d/up to B-	Kurang dari B- Less than B-	A-1	A-2	A-3	Kurang dari A-3 Less than A-3		
		Fitch Ratings	AAA	AA+ s.d/up to AA-	A+ s.d/up to A-	BBB+ s.d/up to BBB-	BB+ s.d/up to BB-	B+ s.d/up to B-	Kurang dari B- Less than B-	F1+ s.d/up to F1	F2	F3	Kurang dari F3 Less than F3		
		Moody's	Aaa	Aa1 s.d/up to Aa3	A1 s.d/up to A3	Baa1 s.d/up to Baa3	Ba1 s.d/up to Ba3	B1 s.d/up to B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari P-3 Less than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d/up to AA-(idn)	A+(idn) s.d/up to A-(idn)	BBB+(idn) s.d/up to BBB-(idn)	BB+(idn) s.d/up to BB-(idn)	B+(idn) s.d/up to B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d/up to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Less than F3(idn)		
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d/up to idAA-	idA+ s.d/up to idA-	idBBB+ s.d/up to idBBB-	idBB+ s.d/up to idBB-	idB+ s.d/up to idB-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d/up to idA4	Kurang dari idA4 Less than idA4		
1	Tagihan Kepada Pemerintah Receivables from the Government		-	-	-	-	-	-	-	-	-	-	-	21,376,537	21,376,537
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities		-	4,856	1,537,590	-	-	-	-	-	-	-	-	5,387,911	6,930,357
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks		397,349	1,294,677	287,460	147,986	5,978	-	-	-	-	-	-	1,493,271	3,626,721
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties													1,102,856	1,102,856
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties													-	-
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans													-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios													8,495,682	8,495,682
9	Tagihan kepada Korporasi Receivables from Corporates		249,828	1,412,875	424,992	-	-	-	-	-	-	-	-	43,777,805	45,865,500
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables													694,065	694,065
11	Aset Lainnya Other Assets													5,209,354	5,209,354
	<b>TOTAL</b>		<b>647,177</b>	<b>2,712,408</b>	<b>2,250,042</b>	<b>147,986</b>	<b>5,978</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>87,537,481</b>	<b>93,301,072</b>

(dalam jutaan rupiah/in millions Rupiah)

No	Kategori Portofolio Portfolio Category	30 Juni 2019/30 June 2019												Tanpa Peringkat Unrated	Total
		Tagihan Bersih/Net Receivables													
		Lembaga Pemeringkat Rating Agencies	Peringkat Jangka Panjang Long-term Rating						Peringkat Jangka Pendek Short-term Rating						
		Standard and Poor's	AAA	AA+ s.d/up to AA-	A+ s.d/up to A-	BBB+ s.d/up to BBB-	BB+ s.d/up to BB-	B+ s.d/up to B-	Kurang dari B- Less than B-	A-1	A-2	A-3	Kurang dari A-3 Less than A-3		
		Fitch Ratings	AAA	AA+ s.d/up to AA-	A+ s.d/up to A-	BBB+ s.d/up to BBB-	BB+ s.d/up to BB-	B+ s.d/up to B-	Kurang dari B- Less than B-	F1+ s.d/up to F1	F2	F3	Kurang dari F3 Less than F3		
		Moody's	Aaa	Aa1 s.d/up to Aa3	A1 s.d/up to A3	Baa1 s.d/up to Baa3	Ba1 s.d/up to Ba3	B1 s.d/up to B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari P-3 Less than P-3		
PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d/up to AA-(idn)	A+(idn) s.d/up to A-(idn)	BBB+(idn) s.d/up to BBB-(idn)	BB+(idn) s.d/up to BB-(idn)	B+(idn) s.d/up to B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d/up to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Less than F3(idn)				
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d/up to idAA-	idA+ s.d/up to idA-	idBBB+ s.d/up to idBBB-	idBB+ s.d/up to idBB-	idB+ s.d/up to idB-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d/up to idA4	Kurang dari idA4 Less than idA4				
1	Tagihan Kepada Pemerintah Receivables from the Government	-	-	-	-	-	-	-	-	-	-	-	17,125,881	17,125,881	
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	2,179,756	-	-	-	-	-	-	-	-	5,922,017	8,101,773	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables from Banks	550,060	952,194	251,300	175,239	26,848	-	-	-	-	-	-	1,432,107	3,387,748	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	-	-	-	-	-	-	-	-	-	-	-	813,488	813,488	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	-	-	-	-	-	-	-	-	-	-	-	8,467,941	8,467,941	
9	Tagihan kepada Korporasi Receivables from Corporates	1,084,051	789,679	668,114	-	84,972	-	-	-	-	-	-	51,064,583	53,691,399	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	622,539	622,539	
11	Aset Lainnya Other Assets	-	-	-	-	-	-	-	-	-	-	-	4,281,472	4,281,472	
	<b>TOTAL</b>	<b>1,634,111</b>	<b>1,741,873</b>	<b>3,099,170</b>	<b>175,239</b>	<b>111,820</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>89,730,028</b>	<b>96,492,241</b>	

Tabel 1.b.2: Pengungkapan Risiko Kredit Pihak Lawan

Table 1.b.2: Disclosure of Counterparty Credit Risk

(a) **Tagihan Bersih yang berasal dari eksposur transaksi derivatif over the counter**  
*Net receivables of over the counter derivative transaction exposures*(dalam jutaan rupiah/*in millions Rupiah*)

No.	Variabel yang Mendasari <i>Underlying Variable</i>	30 Juni 2020/30 June 2020							
		Nilai Notional/ <i>Notional amount</i>			Tagihan Derivatif <i>Derivative Receivables</i>	Kewajiban Derivatif <i>Derivative Payables</i>	Tagihan Bersih Sebelum Mitigasi Risiko Kredit (MRK) <i>Net Receivables before Credit Risk Mitigation (CRM)</i>	MRK <i>CRM</i>	Tagihan Bersih setelah MRK <i>Net Receivables after CRM</i>
		≤ 1 tahun ≤ 1 year	> 1 tahun - ≤ 5 tahun > 1 year - ≤ 5 years	> 5 tahun > 5 years					
1	Suku Bunga <i>Interest Rate</i>	13,635,759	12,758,948	1,069,125	114,262	582,098	283,369	-	283,369
2	Nilai Tukar <i>Foreign Exchange</i>	41,307,040	3,300,018	-	614,762	1,880,090	1,486,855	-	1,486,855
3	Lainnya <i>Others</i>	14,588,163	15,483,513	-	1,548,972	222,453	3,235,379	-	3,235,379
	<b>TOTAL</b>	<b>69,530,962</b>	<b>31,542,479</b>	<b>1,069,125</b>	<b>2,277,996</b>	<b>2,684,641</b>	<b>5,005,603</b>	<b>-</b>	<b>5,005,603</b>

(b) **Transaksi Repo**  
*Repo Transaction*

Bank tidak memiliki eksposur terhadap Transaksi Repo pada periode pelaporan 30 Juni 2020.  
*The Bank did not have any Repo Transaction exposure as at reporting period of 30 June 2020.*

(c) **Transaksi Reverse Repo**  
*Reverse Repo Transaction*

Bank tidak memiliki eksposur transaksi Reverse Repo pada tanggal 30 Juni 2020.  
*The Bank did not have any Reverse Repo transaction exposure as of 30 June 2020.*

- (a) **Tagihan Bersih yang berasal dari eksposur transaksi derivatif over the counter**  
**Net receivables of over the counter derivative transaction exposures**

(dalam jutaan rupiah/in millions Rupiah)

No.	Variabel yang Mendasari Underlying Variable	30 Juni 2019/30 June 2019							
		Nilai Notional/Notional amount			Tagihan Derivatif Derivative Receivables	Kewajiban Derivatif Derivative Payables	Tagihan Bersih Sebelum Mitigasi Risiko Kredit (MRK) Net Receivables before Credit Risk Mitigation (CRM)	MRK CRM	Tagihan Bersih setelah MRK Net Receivables after CRM
		≤ 1 tahun ≤ 1 year	> 1 tahun - ≤ 5 tahun > 1 year - ≤ 5 years	> 5 tahun > 5 years					
1	Suku Bunga Interest Rate	2,920,400	13,109,137	1,370,368	91,066	171,965	269,269	-	269,269
2	Nilai Tukar Foreign Exchange	23,914,142	-	-	228,040	168,333	699,878	-	699,878
3	Lainnya Others	6,459,774	13,801,379	529,750	606,146	290,514	1,702,918	-	1,702,918
	<b>TOTAL</b>	<b>33,294,316</b>	<b>26,910,516</b>	<b>1,900,118</b>	<b>925,252</b>	<b>630,812</b>	<b>2,672,065</b>	<b>-</b>	<b>2,672,065</b>

- (b) **Tagihan Bersih yang berasal dari eksposur Transaksi Repo**  
**Net receivables of repo transaction exposure**

Bank tidak memiliki eksposur terhadap Transaksi Repo pada periode pelaporan 30 Juni 2019.  
*The Bank did not have any Repo Transaction exposure as at reporting period of 30 June 2019.*

- (c) **Tagihan Bersih yang berasal dari eksposur transaksi reverse repo**  
**Net receivable of reverse repo transaction exposure**

Bank tidak memiliki eksposur transaksi Reverse Repo pada tanggal 30 Juni 2019.  
*The Bank did not have any Reverse Repo transaction exposure as of 30 June 2019.*



**c. Pengungkapan Mitigasi Risiko Kredit dengan menggunakan Pendekatan Standar**  
**Disclosure of Credit Risk Mitigation using Standardized Approach**

Tabel 1.c.1: Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit  
**Table 1.c.1: Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation Impacts**

(dalam jutaan rupiah/in millions Rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2020/30 June 2020										ATMR RWA	Beban Modal Capital Charge	
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit/Net Receivables after Credit Risk Mitigation Impacts												
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%			Lainnya Others
<b>A</b>														
<b>Eksposur Neraca</b> <i>Balance Sheet Exposure</i>														
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	21,202,521	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	2,855	678,599	-	-	-	-	5,734,728	-	-	-	-	3,003,084	240,247
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	-	1,739,363	-	-	-	-	275,586	-	-	-	-	485,666	38,853
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	114,460	409,576	578,820	-	-	-	-	-	-	-	327,873	26,230
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensionan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	7,005	-	-	-	-	-	-	8,488,677	-	-	-	6,366,508	509,321
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	2,006,250	18,150,361	-	-	-	-	11,430	-	19,969,672	-	-	23,605,459	1,888,437
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-	30,398	663,667	-	1,025,899	82,072
11	Aset Lainnya <i>Other Assets</i>	597,027	-	-	-	-	-	-	-	-	4,602,783	9,545	4,617,100	369,368
	<b>Total Eksposur Neraca</b> <i>Total Balance Sheet Exposure</i>	<b>23,815,658</b>	<b>20,682,783</b>	<b>409,576</b>	<b>578,820</b>	<b>-</b>	<b>-</b>	<b>6,021,744</b>	<b>8,488,677</b>	<b>24,602,853</b>	<b>673,212</b>	<b>-</b>	<b>39,431,588</b>	<b>3,154,528</b>
<b>B</b>														
<b>Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif</b> <i>Commitments and Contingencies Liabilities Exposures on Off Balance Sheet Transactions</i>														
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	-	-	-	-	-	-	514,175	-	-	-	-	257,087	20,567
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensionan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	113,331	584,107	-	-	-	-	-	-	1,810,534	-	-	1,927,356	154,188
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Eksposur TRA</b> <i>OB Total Exposure</i>	<b>113,331</b>	<b>584,107</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>514,175</b>	<b>-</b>	<b>1,810,534</b>	<b>-</b>	<b>-</b>	<b>2,184,443</b>	<b>174,755</b>
<b>C</b>														
<b>Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)</b> <i>Counterparty Credit Risk Exposure</i>														
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	174,016	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	-	690,279	-	-	-	-	921,493	-	-	-	-	598,802	47,904
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	-	788,754	-	-	-	-	424,992	-	2,006,069	-	-	2,376,316	190,105
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA) <i>Weighted exposure from Credit Valuation Adjustment (CVA)</i>	-	-	-	-	-	-	-	-	-	-	-	1,122,403	89,792
	<b>Total Eksposur Counterparty Credit Risk</b> <i>Counterparty Credit Risk Total Exposure</i>	<b>174,016</b>	<b>1,479,033</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,346,485</b>	<b>-</b>	<b>2,006,069</b>	<b>-</b>	<b>-</b>	<b>4,097,521</b>	<b>327,801</b>

(dalam jutaan rupiah/in millions Rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2019/30 June 2019											ATMR RWA	Behan Modal Capital Charge
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit/Net Receivables after Credit Risk Mitigation Impacts												
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
<b>A</b>	<b>Eksposur Neraca</b> <b>Balance Sheet Exposure</b>													
1	Tagihan Kepada Pemerintah Receivables from the Government	17,092,216	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	5,671	376,907	-	-	-	-	6,757,232	-	-	-	-	3,453,997	276,320
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	2,022,839	-	-	-	-	26,848	-	-	-	-	417,992	33,439
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	-	15,195	164,614	633,679	-	-	-	-	-	-	-	265,980	21,278
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensionan Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	5,002	-	-	-	-	-	-	8,462,939	-	-	-	6,347,204	507,776
9	Tagihan kepada Korporasi Receivables from Corporates	2,311,215	17,083,773	-	-	-	-	485,965	-	29,020,381	-	-	32,680,118	2,614,409
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	326	-	-	-	-	-	-	-	26,698	595,515	-	919,971	73,598
11	Asat Lainnya Other Assets	395,475	-	-	-	-	-	-	-	3,876,452	9,545	-	3,890,770	311,262
	<b>Total Eksposur Neraca</b> <b>Total Balance Sheet Exposure</b>	<b>19,809,905</b>	<b>19,498,714</b>	<b>164,614</b>	<b>633,679</b>	<b>-</b>	<b>-</b>	<b>7,270,045</b>	<b>8,462,939</b>	<b>32,923,531</b>	<b>605,060</b>	<b>-</b>	<b>47,976,032</b>	<b>3,838,082</b>
<b>B</b>	<b>Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif</b> <b>Commitments and Contingencies Liabilities Exposures on Off Balance Sheet Transactions</b>													
1	Tagihan Kepada Pemerintah Receivables from the Government	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	588,592	-	-	-	-	373,371	-	-	-	-	304,404	24,352
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensionan Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Tagihan kepada Korporasi Receivables from Corporates	116,093	897,241	-	-	-	-	-	-	2,476,392	-	-	2,655,840	212,467
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Eksposur TRA</b> <b>OB Total Exposure</b>	<b>116,093</b>	<b>1,485,833</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>373,371</b>	<b>-</b>	<b>2,476,392</b>	<b>-</b>	<b>-</b>	<b>2,960,244</b>	<b>236,819</b>
<b>C</b>	<b>Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)</b> <b>Counterparty Credit Risk Exposure</b>													
1	Tagihan Kepada Pemerintah Receivables from the Government	33,665	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	726,790	-	-	-	-	611,271	-	-	-	-	450,994	36,080
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables from Corporates	-	631,774	-	-	-	-	401,731	-	266,834	-	-	594,054	47,524
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA) Weighted exposure from Credit Valuation Adjustment (CVA)												530,381	42,430
	<b>Total Eksposur Counterparty Credit Risk</b> <b>Counterparty Credit Risk Total Exposure</b>	<b>33,665</b>	<b>1,358,564</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,013,002</b>	<b>-</b>	<b>266,834</b>	<b>-</b>	<b>-</b>	<b>1,575,429</b>	<b>126,034</b>

Tabel 1.c.2: Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit  
 Table 1.c.2: Disclosure of Net Receivables and Credit Risk Mitigation Technique

(dalam jutaan rupiah/in millions Rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2020/30 June 2020					
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan/Portion Secured by				Bagian Yang Tidak Dijamin Unsecured Portion
			Agunan Collaterals	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
<b>A</b>	<b>Eksposur Neraca Balance Sheet Exposure</b>						
1	Tagihan Kepada Pemerintah Receivables from the Government	21,202,521	-	-	-	21,202,521	
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	6,416,182	2,855	678,599	-	5,734,728	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables from Banks	2,014,949	-	-	-	2,014,949	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	1,102,856	-	-	-	1,102,856	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	8,495,682	7,005	-	-	8,488,677	
9	Tagihan kepada Korporasi Receivables from Corporates	40,137,713	2,006,250	17,952,615	-	20,178,848	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	694,065	-	-	-	694,065	
11	Aset Lainnya Other Assets	5,209,354	-	-	-	5,209,354	
	<b>Total Eksposur Neraca Total Balance Sheet Exposure</b>	<b>85,273,322</b>	<b>2,016,110</b>	<b>18,631,214</b>	<b>-</b>	<b>64,625,998</b>	
<b>B</b>	<b>Eksposur Rekening Adminstratif Off Balance Sheet Exposure</b>						
1	Tagihan Kepada Pemerintah Receivables from the Government	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	514,175	-	-	-	514,175	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables from Banks	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	-	-	-	-	-	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	-	-	-	-	-	
9	Tagihan kepada Korporasi Receivables from Corporates	2,507,972	113,331	564,107	-	1,830,534	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	
	<b>Total Eksposur Rekening Administratif OBT Total Exposure</b>	<b>3,022,147</b>	<b>113,331</b>	<b>564,107</b>	<b>-</b>	<b>2,344,709</b>	
<b>C</b>	<b>Eksposur Counterparty Credit Risk Counterparty Credit Risk Exposure</b>						
1	Tagihan Kepada Pemerintah/ Receivables from the Government	174,016	-	-	-	174,016	
2	Tagihan Kepada Entitas Sektor Publik/ Receivables from Public Sector Entities	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	
4	Tagihan Kepada Bank/ Receivables from Banks	1,611,772	-	-	-	1,611,772	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Receivables from Micro, Small and Retail Portfolios	-	-	-	-	-	
6	Tagihan kepada Korporasi/ Receivables from Corporates	3,219,815	-	-	-	3,219,815	
	<b>Total Exposure Counterparty Credit Risk Counterparty Credit Risk Total Exposure</b>	<b>5,005,603</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,005,603</b>	
	<b>Total (A+B+C)</b>	<b>93,301,072</b>	<b>2,129,441</b>	<b>19,195,321</b>	<b>-</b>	<b>71,976,310</b>	

(dalam jutaan rupiah/in millions Rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2019/30 June 2019					
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan/Portion Secured by				Bagian Yang Tidak Dijamin Unsecured Portion
			Agunan Collaterals	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
<b>A Eksposur Neraca</b> <i>Balance Sheet Exposure</i>							
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	17,092,216	-	-	-	-	17,092,216
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	7,139,810	5,671	376,907	-	-	6,757,232
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	2,049,687	-	-	-	-	2,049,687
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	813,488	-	-	-	-	813,488
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	8,467,941	5,002	-	-	-	8,462,939
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	48,901,334	2,311,215	16,641,439	-	-	29,948,680
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	622,539	326	-	-	-	622,213
11	Aset Lainnya <i>Other Assets</i>	4,281,472	-	-	-	-	4,281,472
	<b>Total Eksposur Neraca</b> <i>Total Balance Sheet Exposure</i>	<b>89,368,487</b>	<b>2,322,214</b>	<b>17,018,346</b>	-	-	<b>70,027,927</b>
<b>B Eksposur Rekening Administratif</b> <i>Off Balance Sheet Exposure</i>							
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	961,963	-	588,592	-	-	373,371
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	-
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	3,489,726	116,093	527,241	-	-	2,846,392
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	-
	<b>Total Eksposur Rekening Administratif</b> <i>OBT Total Exposure</i>	<b>4,451,689</b>	<b>116,093</b>	<b>1,115,833</b>	-	-	<b>3,219,763</b>
<b>C Eksposur Counterparty Credit Risk</b> <i>Counterparty Credit Risk Exposure</i>							
1	Tagihan Kepada Pemerintah/ <i>Receivables from the Government</i>	33,665	-	-	-	-	33,665
2	Tagihan Kepada Entitas Sektor Publik/ <i>Receivables from Public Sector Entities</i>	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank/ <i>Receivables from Banks</i>	1,338,061	-	-	-	-	1,338,061
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	-
6	Tagihan kepada Korporasi/ <i>Receivables from Corporates</i>	1,300,339	-	-	-	-	1,300,339
	<b>Total Eksposur Counterparty Credit Risk</b> <i>Counterparty Credit Risk Total Exposure</i>	<b>2,672,065</b>	-	-	-	-	<b>2,672,065</b>
	<b>Total (A+B+C)</b>	<b>96,492,241</b>	<b>2,438,307</b>	<b>18,134,179</b>	-	-	<b>75,919,755</b>

**d. Pengungkapan Sekuritisasi Aset*****Disclosure of Asset Securitization***

Bank tidak memiliki eksposur Transaksi Sekuritisasi Aset pada tanggal 30 Juni 2020 dan 30 Juni 2019.

*The Bank did not have any asset securitization transaction exposure as of 30 June 2020 and 30 June 2019.*

**e. Pengungkapan Ringkasan Aktivitas Transaksi Sekuritisasi Aset dalam hal Bank Bertindak sebagai Kreditur Asal*****Disclosure of Asset Securitization Transaction Activities Summary in the case of Bank Acting as the Original Creditor***

Bank tidak memiliki eksposur Transaksi Sekuritisasi Aset dalam hal Bank Bertindak sebagai Kreditur Asal pada periode pelaporan 30 Juni 2020 dan 30 Juni 2019.

*The Bank has no Asset Securitization Transaction exposure in the case of Bank Acting as the Original Creditor as at reporting period of 30 June 2020 and 30 June 2019.*

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

(a) Eksposur Aset di Neraca  
*On Balance Sheet Exposures*

(dalam jutaan rupiah/*in millions Rupiah*)

No	Kategori Portofolio <i>Portfolio Category</i>	30 Juni 2020/30 June 2020			30 Juni 2019/30 June 2019		
		Tagihan Bersih <i>Net Receivables</i>	ATMR Sebelum MRK <i>RWA before CRM</i>	ATMR setelah MRK <i>RWA after CRM</i>	Tagihan Bersih <i>Net Receivables</i>	ATMR Sebelum MRK <i>RWA before CRM</i>	ATMR setelah MRK <i>RWA after CRM</i>
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	21,202,521	-	-	17,092,216	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	6,416,182	3,208,091	3,003,084	7,139,810	3,569,905	3,453,997
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	2,014,949	485,665	485,665	2,049,687	417,992	417,992
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	1,102,856	327,873	327,873	813,488	265,980	265,980
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	8,495,682	6,371,762	6,366,508	8,467,941	6,350,956	6,347,204
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	40,137,713	39,454,554	23,605,459	48,901,334	48,070,577	32,680,118
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	694,065	1,025,899	1,025,899	622,539	920,459	919,971
11	Aset Lainnya <i>Other Assets</i>	5,209,354	-	4,617,100	4,281,472	-	3,890,770
<b>TOTAL</b>		<b>85,273,322</b>	<b>50,873,844</b>	<b>39,431,588</b>	<b>89,368,487</b>	<b>59,595,869</b>	<b>47,976,032</b>

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

(dalam jutaan rupiah/*in millions Rupiah*)

No	Kategori Portofolio <i>Portfolio Category</i>	30 Juni 2020/30 June 2020			30 Juni 2019/30 June 2019		
		Tagihan Bersih <i>Net Receivables</i>	ATMR Sebelum MRK <i>RWA before CRM</i>	ATMR setelah MRK <i>RWA after CRM</i>	Tagihan Bersih <i>Net Receivables</i>	ATMR Sebelum MRK <i>RWA before CRM</i>	ATMR setelah MRK <i>RWA after CRM</i>
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	514,175	257,087	257,087	961,963	480,982	304,404
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	-
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	2,507,972	2,491,972	1,927,356	3,489,726	3,193,726	2,655,840
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	-
<b>TOTAL</b>		<b>3,022,147</b>	<b>2,749,059</b>	<b>2,184,443</b>	<b>4,451,689</b>	<b>3,674,708</b>	<b>2,960,244</b>

(c) Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)*Credit Risk Exposure from Counterparty Failures*(dalam jutaan rupiah/*in millions Rupiah*)

No	Kategori Portofolio <i>Portfolio Category</i>	30 Juni 2020/30 June 2020			30 Juni 2019/30 June 2019		
		Tagihan Bersih <i>Net Receivables</i>	ATMR Sebelum MRK <i>RWA before CRM</i>	ATMR setelah MRK <i>RWA after CRM</i>	Tagihan Bersih <i>Net Receivables</i>	ATMR Sebelum MRK <i>RWA before CRM</i>	ATMR setelah MRK <i>RWA after CRM</i>
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	174,016	-	-	33,665	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	1,611,772	598,802	598,802	1,338,061	450,994	450,994
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	-
6	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	3,219,815	2,376,316	2,376,316	1,300,339	594,054	594,054
7	Eksposur tertimbang dari <i>Credit Valuation Adjustment (CVA)</i> <i>Weighted exposure from Credit Valuation Adjustment (CVA)</i>		1,122,403	1,122,403		530,381	530,381
<b>TOTAL</b>		<b>5,005,603</b>	<b>4,097,521</b>	<b>4,097,521</b>	<b>2,672,065</b>	<b>1,575,429</b>	<b>1,575,429</b>

(d) Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (*settlement risk*)*Credit Risk Exposure from Settlement Failure*

Bank tidak memiliki eksposur yang menimbulkan Risiko Kredit akibat Kegagalan Setelmen pada tanggal 30 Juni 2020 dan 30 Juni 2019.

*The Bank did not have any Credit Risk Exposure from Settlement Failures as of 30 June 2020 and 30 June 2019.*

## (e) Eksposur Sekuritisasi

*Securitization exposure*

Bank tidak memiliki eksposur Sekuritisasi pada tanggal 30 Juni 2020 dan 30 Juni 2019.

*The Bank did not have any Securitization exposure as of 30 June 2020 and 30 June 2019.*

## (f) Total Pengukuran Risiko Kredit

*Total Credit Risk RWA*(dalam jutaan rupiah/*in millions Rupiah*)

	30 Juni 2020 30 June 2020	30 Juni 2019 30 June 2019
TOTAL PERHITUNGAN ATMR RISIKO KREDIT/ <i>TOTAL CREDIT RISK RWA CALCULATION</i>	45,713,552	52,511,705
FAKTOR PENGURANG ATMR RISIKO KREDIT/ <i>CREDIT RISK RWA DEDUCTION FACTOR</i> :	37,511	
TOTAL ATMR RISIKO KREDIT/ <i>TOTAL CREDIT RISK RWA</i>	45,676,041	52,511,705
TOTAL FAKTOR PENGURANG MODAL/ <i>TOTAL CAPITAL DEDUCTION FACTORS</i>	-	-



## Pengungkapan Risiko Pasar

*Disclosure of Market Risk*

## a. Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar

*Disclosure of Market Risk using Standardized Approach*(dalam jutaan rupiah/*in millions Rupiah*)

No.	Jenis Risiko <i>Risk Type</i>	30 Juni 2020/30 June 2020		30 Juni 2019/30 June 2019	
		<i>Individual / Individual</i>		<i>Individual / Individual</i>	
		Beban Modal <i>Capital Charge</i>	ATMR <i>RWA</i>	Beban Modal <i>Capital Charge</i>	ATMR <i>RWA</i>
1	Risiko Suku Bunga <i>Interest Rate Risk</i>				
a.	Risiko Spesifik <i>Specific Risk</i>	19,180	239,752	17,913	223,913
b.	Risiko Umum <i>General Risk</i>	332,764	4,159,556	187,988	2,349,850
2	Risiko Nilai Tukar <i>Foreign Exchange Risk</i>	5,626	70,327	36,892	461,150
3	Risiko Ekuitas <i>Equity Risk</i>				
4	Risiko Komoditas <i>Commodity Risk</i>				
5	Risiko Option <i>Option Risk</i>	-	-	-	-
	<b>Total</b>	<b>357,570</b>	<b>4,469,635</b>	<b>242,793</b>	<b>3,034,913</b>

b. Pengungkapan Eksposur *Interest Rate Risk in Banking Book (IRRBB)*  
*Disclosure of IRRBB Exposures*

LAPORAN PENERAPAN MANAJEMEN RISIKO  
 UNTUK RISIKO SUKU BUNGA DALAM BANKING BOOK  
 (INTEREST RATE IN BANKING BOOK)  
 RISK MANAGEMENT IMPLEMENTATION REPORT  
 FOR INTEREST RATE IN BANKING BOOK

Nama Bank / *Bank's Name* : PT Bank DBS Indonesia (individu / *individual*)  
 Posisi Laporan / *Reporting Period* : Juni 2020 & Juni 2019 / *June 2020 & June 2019*

Analisis Kualitatif / <i>Qualitative Analysis</i>	
1	<p>Definisi Bank mengenai IRRBB (<i>Interest Rate Risk in Banking Book</i>) adalah perubahan yang berdampak pada nilai ekonomis (<i>economic value</i>) dan rentabilitas pada <i>Banking Book</i> yang diakibatkan dari pergerakan suku bunga. Dalam hal ini, komponen pada neraca yang terekspos IRRBB adalah pinjaman, dana pihak ketiga dan surat berharga yang dimiliki oleh Bank.</p> <p>Dalam pengelolaan dan pengendalian IRRBB, Bank akan menjaga proporsi aset dan kewajiban sesuai dengan Rencana Bisnis Bank dengan tujuan untuk mengendalikan pendapatan bunga bersih yang tetap stabil dan berkesinambungan. Metode yang digunakan oleh Bank untuk pengukuran IRRBB ini adalah berdasarkan perubahan nilai ekonomis dari ekuitas (<i>Economic Value of Equity</i>/"EVE") dan perubahan pendapatan bunga bersih (<i>Net Interest Income Sensitivity</i>) dengan menggunakan beberapa skenario shock suku bunga.</p> <p><i>The Bank's definition on IRRBB (Interest Rate Risk in Banking Book) is the changes that impact the economic value and rentability in Banking Book due to the interest rate changes.</i></p> <p><i>As a result, the balance sheet components which are mostly exposed to IRRBB are loans, third party funds and securities owned by the Bank.</i></p> <p><i>In measuring and managing IRRBB, the Bank will maintain assets and liabilities proportionally according to its Business Plan with an objective to earn steady NII on ongoing basis.</i></p> <p><i>The methods used by the Bank to measure IRRBB are based on the changes on the Economic Value of Equity ("EVE") and Net Interest Income ("NII") using several interest rate shock scenarios.</i></p>
2	<p>Unit <i>Market &amp; Liquidity Risk</i> ("MLR") yang terpisah secara <i>independent</i> dari unit bisnis dan bernaung dibawah <i>Risk Management Group</i> ("RMG") bertanggung jawab untuk melakukan identifikasi, pengukuran, pemantauan dan perhitungan eksposur IRRBB Bank secara berkala.</p> <p>Selain itu, Bank juga mempunyai limit internal untuk EVE dan mekanisme eskalasi apabila terjadi terhadap pelampauan limit yang terjadi.</p> <p>MLR juga melaporkan eksposur IRRBB kepada manajemen senior dan Dewan Direksi setiap bulan melalui rapat <i>Market &amp; Liquidity Risk Committee</i> ("MLRC").</p> <p><i>Market &amp; Liquidity Risk unit ("MLR") under Risk Management Group ("RMG") operates independently from business units and is responsible to identify, measure, monitor and calculate IRRBB exposure on periodic basis.</i></p> <p><i>The Bank has internal limit and escalation mechanism, in case there is any breach.</i></p> <p><i>MLR also reports the IRRBB risk exposure to senior management and board of directors in Market &amp; Liquidity Risk Committee ("MLRC") monthly meeting.</i></p>
3	<p>Bank melakukan perhitungan IRRBB secara bulanan untuk pengukuran dan pemantauan internal, serta secara triwulanan sebagai bagian dari laporan profil risiko untuk risiko pasar dan secara semesteran sebagai bagian dari hasil penilaian sendiri (<i>self-assessment</i>).</p> <p>Bank menggunakan metode perubahan EVE dan perubahan NII berdasarkan skenario shock suku bunga dan skenario stress untuk pengukuran sensitivitas terhadap IRRBB. Perhitungan EVE dilakukan menggunakan <i>run-off balance sheet</i> dengan fokus untuk mempertahankan nilai dalam rangka resolusi dan tidak terdapat dampak laba rugi aktual serta menggunakan metode <i>static balance sheet</i>. Perhitungan NII dilakukan menggunakan <i>constant balance sheet</i> dimana instrumen yang jatuh tempo akan diperpanjang dengan mempertahankan ukuran dan struktur neraca berdasarkan asumsi <i>like-for-like replacement</i>.</p>

	<p><i>The Bank performs IRRBB calculation on monthly basis for internal monitoring, and on quarterly basis as part of risk profile reporting for market risk and on semi-annual basis as part of risk rating self-assessment.</i></p> <p><i>The Bank uses EVE and NII methods based on interest rate shock and stress scenarios to measure IRRBB sensitivity. EVE is calculated using run-off balance sheet with focus to maintain value without any actual P&amp;L impact and using static balance sheet method. The NII is calculated using constant balance sheet where all maturing instruments will be rolled-over based on like-for-like replacement assumptions.</i></p>
4	<p>Untuk perhitungan EVE, digunakan 6 skenario shock suku bunga yang ditetapkan OJK yaitu:</p> <ol style="list-style-type: none"> <li>1. Shock suku bunga yang paralel ke atas (parallel up)</li> <li>2. Shock suku bunga yang paralel ke bawah (parallel down)</li> <li>3. Shock suku bunga yang melandai dengan perpaduan suku bunga jangka pendek menurun dan suku bunga jangka panjang meningkat (steepener)</li> <li>4. Shock suku bunga yang mendatar dengan perpaduan suku bunga jangka pendek meningkat dan suku bunga jangka Panjang menurun (flattener)</li> <li>5. Shock suku bunga jangka pendek meningkat (short rate up)</li> <li>6. Shock suku bunga jangka pendek menurun (short rate down)</li> </ol> <p>Sedangkan untuk perhitungan NII hanya digunakan 2 skenario yang digunakan pada skenario EVE di atas yaitu <i>parallel up</i> dan <i>parallel down</i>.</p> <p><i>For EVE calculation, the Bank uses 6 interest rate shock scenarios as prescribed by OJK:</i></p> <ol style="list-style-type: none"> <li>1. <i>Parallel Up</i></li> <li>2. <i>Parallel Down</i></li> <li>3. <i>Steepener</i></li> <li>4. <i>Flattener</i></li> <li>5. <i>Short Rate Up</i></li> <li>6. <i>Short Rate Down</i></li> </ol> <p><i>While for NII calculation, the Bank only uses 2 EVE scenarios which are Parallel Up and Parallel Down.</i></p> <p>Mata uang utama untuk perhitungan eksposur IRRBB adalah IDR dan USD (&gt;5%). Dengan demikian, shock suku bunga yang digunakan adalah shock suku bunga untuk mata uang IDR dan USD. Adapun nilai spesifik untuk skenario shock suku bunga adalah sebagai berikut:</p> <p><i>The main currencies used for IRRBB exposure calculation are IDR and USD (&gt;5%). Therefore, the interest rate shocks used are for IDR and USD as the following:</i></p> <ul style="list-style-type: none"> <li>• IDR       <ul style="list-style-type: none"> <li>○ Parallel: 400bps</li> <li>○ Short: 500bps</li> <li>○ Long: 350bps</li> </ul> </li> <li>• USD       <ul style="list-style-type: none"> <li>○ Parallel: 200bps</li> <li>○ Short: 300bps</li> <li>○ Long: 150bps</li> </ul> </li> </ul>
5	<p>Bank hanya menggunakan Pendekatan Standar untuk perhitungan dan pelaporan IRRBB</p> <p><i>The Bank only uses Standardized Approach to calculate and report IRRBB.</i></p>
6	<p>Dalam hal Bank melakukan lindung nilai (<i>hedging</i>) atas IRRBB, dapat dilakukan dengan menggunakan instrumen derivatif suku bunga yang sesuai dan tersedia di pasar. Bank tetap mempertimbangkan efektivitas dari lindung nilai yang dilakukan dan memperlakukan pencatatannya sesuai dengan ketentuan akuntansi yang berlaku.</p> <p><i>In the event Bank does any hedging on IRRBB, it can use the appropriate interest rate derivatives instrument that is available in the market. Bank continues to consider the effectiveness of the hedging and record the transaction in accordance with the prevailing accounting standard.</i></p>

7	<p>Asumsi utama permodelan yang digunakan dalam perhitungan delta EVE dan NII:</p> <ol style="list-style-type: none"> <li>a. Untuk produk NMD (<i>Non-Maturing Deposit</i>) yang terkait suku bunga yaitu giro dan tabungan, rata-rata jatuh tempo penilaian ulang (<i>repricing maturities</i>) dihitung dengan menggunakan analisa <i>behavioral core/non-core</i>, dengan menggunakan data historis selama 1 tahun ke belakang. Porsi <i>non-core balance</i> ditempatkan pada <i>bucket overnight</i> sedangkan porsi Core balance di sebar merata setiap bulannya sampai dengan jangka waktu 5 tahun, dimana jika dirata-ratakan, jangka waktu dari porsi Core Balance adalah sekitar 2 tahun.</li> <li>b. Untuk produk <i>fixed rate loan</i>, persentase <i>prepayment rate</i> dihitung menggunakan data historis selama 1 tahun kebelakang.</li> <li>c. Untuk produk Deposito, persentase TDRR dihitung menggunakan data historis selama 1 tahun kebelakang.</li> <li>d. Dalam laporan IRRBB, semua mata uang dalam banking book dimasukkan ke dalam laporan (<i>all currency</i>). Namun, untuk perhitungan IRRBB, mata uang yang digunakan untuk suku bunga pasar (<i>yield curve</i>) dan shock suku bunga adalah mata uang yang signifikan, yaitu IDR sebagai mata uang utama, dan USD sebagai mata uang asing yang signifikan (&gt;5%).</li> </ol> <p><i>Major model assumptions used for EVE and NII calculation:</i></p> <ol style="list-style-type: none"> <li>e. <i>For interest related NMD (Non-Maturing Deposit) which are current and saving accounts, the repricing maturities are calculated using core/non-core behavioral analysis, by taking 1-year historical data. The non-core balance portion is placed on overnight bucket and the core balance is spread on monthly basis for maximum of 5 years with the average tenor is around 2 years.</i></li> <li>f. <i>For fixed rate loan, the prepayment percentage rate is calculated using 1-year historical data.</i></li> <li>g. <i>For deposit products, the TDRR (Time Deposit Redemption Ratio) percentage is calculated using 1-year historical data.</i></li> <li>h. <i>In IRRBB report, all currencies in banking book is reported as all currency. However, for IRRBB calculation, the currencies used for yield curve and interest rate shock are significant currency (IDR) as the main currency and USD as the significant foreign currency (&gt;5%).</i></li> </ol>
8	<p>Tidak terdapat informasi lainnya yang perlu diungkapkan oleh Bank terkait interpretasi Bank terhadap signifikansi dan sensitivitas hasil pengukuran IRRBB yang telah diungkapkan mengingat ini adalah pelaporan yang untuk pertama kalinya.</p> <p><i>No other information needs to be disclosed by the Bank regarding the significance and sensitivity on IRRBB measurement results considering this is the first-time submission.</i></p>

#### Analisa Kuantitatif / Quantitative Analysis

1	<p>Rata-rata jangka waktu untuk <i>CASA behavioral</i> yang diterapkan pada laporan IRRBB Bank adalah sekitar 2 tahun (<i>weighted average</i>).</p> <p><i>The average tenor for CASA behavioral as applied in IRRBB report is 2 years (weighted average).</i></p>
2	<p>Jangka waktu terlama untuk <i>CASA behavioral</i> yang diterapkan pada laporan IRRBB Bank adalah 5 tahun.</p> <p><i>The longest tenor for CASA behavioral as applied in IRRBB report is 5 years.</i></p>

## LAPORAN PERHITUNGAN IRRBB (INTEREST RATE RISK IN BANKING BOOK)

## IRRBB CALCULATION REPORT

Nama Bank/ *Bank's Name* : PT Bank DBS Indonesia (individu / *individual*)  
 Posisi Laporan/ *Reporting Period* : Juni 2020 & Juni 2019 / *June 2020 & June 2019*  
 Mata Uang/ *Currencies* : IDR dan / *and* USD

Dalam Juta Rupiah / <i>In IDR millions</i>	ΔEVE		ΔNII	
	Juni/June 2020	Juni/June 2019	Juni/June 2020	Juni/June 2019
<i>Parallel shock up</i>	(46,497)	(311,626)	300,119	664,340
<i>Parallel shock down</i>	268,655	344,475	(300,119)	(664,340)
<i>Steeper</i>	(122,719)	(81,406)		
<i>Flattener</i>	117,737	1,157		
<i>Short rate up</i>	56,288	(136,559)		
<i>Short rate down</i>	22,236	132,915		
Nilai Maximum Negatif (absolut) <i>Maximum Negative Value (absolute)</i>	122,719	311,626	300,119	664,340
Modal Tier 1 (ΔEVE) atau Projected Income (ΔNII) <i>Tier 1 Capital (ΔEVE) or Projected Income (ΔNII)</i>	8,288,260	7,511,046	4,378,000	4,091,000
Nilai Maximum dibagi Modal Tier 1 (ΔEVE) / Projected Income (ΔNII) <i>Maximum Negative Value / Tier 1 Capital (ΔEVE) or Projected Income (ΔNII)</i>	1.48%	4.15%	6.86%	16.24%

## 3. Pengungkapan Risiko Likuiditas

*Disclosure of Liquidity Risk*

## a. Pengungkapan Profil Maturitas Rupiah dan Valuta Asing

*Disclosure of Rupiah and Foreign Currency Maturity Profile*(dalam jutaan rupiah/*in millions Rupiah*)

Profil Maturitas Rupiah/ <i>Rupiah Maturity Profile</i>		30 Juni 2020/30 June 2020					
No.	Pos-pos <i>Accounts</i>	Saldo <i>Balance</i>	Jatuh Tempo / <i>Maturity</i>				
			< 1 bulan <i>&lt; 1 month</i>	> 1 bln s.d. 3 bln <i>&gt; 1 upto 3 months</i>	> 3 bln s.d. 6 bln <i>&gt; 3 upto 6 months</i>	> 6 bln s.d. 12 bln <i>&gt; 6 upto 12 months</i>	> 12 bulan <i>&gt; 12 months</i>
<b>I</b>	<b>NERACA</b> <b><i>BALANCE SHEET</i></b>						
	A. <i>Aset/Assets</i>						
1	Kas <i>Cash</i>	223,215	223,215	-	-	-	-
2	Penempatan pada Bank Indonesia <i>Placements with Bank Indonesia</i>	5,045,328	5,045,328	-	-	-	-
3	Penempatan pada bank lain <i>Placements with other banks</i>	308,577	258,577	50,000	-	-	-
4	Surat Berharga <i>Marketable Securities</i>	9,839,413	38,936	84,349	221,566	404,853	9,089,709
5	Kredit yang diberikan <i>Loans</i>	34,150,833	5,862,701	4,233,261	2,901,190	1,654,749	19,498,932
6	Tagihan lainnya <i>Other receivables</i>	3,578,418	293,412	1,430,136	334,920	773,423	746,527
7	Lain-lain <i>Others</i>	1,398,529	1,361,991	2,282	3,360	6,268	24,628
	Total Aset <i>Total Assets</i>	54,544,313	13,084,160	5,800,028	3,461,036	2,839,293	29,359,796
	B. <i>Kewajiban/Liabilities</i>						
1	Dana Pihak Ketiga <i>Third Party Fund</i>	38,952,633	17,149,737	8,837,264	2,632,568	1,779,363	8,553,701
2	Kewajiban pada Bank Indonesia <i>Liabilities to Bank Indonesia</i>	-	-	-	-	-	-
3	Kewajiban pada bank lain <i>Liabilities to other banks</i>	858,644	858,644	-	-	-	-
4	Surat Berharga yang Diterbitkan <i>Marketable Securities issued</i>	-	-	-	-	-	-
5	Pinjaman yang Diterima <i>Borrowings</i>	-	-	-	-	-	-
6	Kewajiban lainnya <i>Other liabilities</i>	3,462,154	554,802	1,283,122	490,417	971,371	162,442
7	Lain-lain <i>Others</i>	1,185,409	1,185,409	-	-	-	-
	Total Kewajiban <i>Total Liabilities</i>	44,458,840	19,748,592	10,120,386	3,122,985	2,750,734	8,716,143
	Selisih Aset dengan Kewajiban dalam Neraca <i>Net of Assets with Liabilities in Balance Sheet</i>	10,085,473	(6,664,432)	(4,320,358)	338,051	88,559	20,643,653
<b>II</b>	<b>REKENING ADMINISTRATIF</b> <b><i>OFF BALANCE SHEET ACCOUNTS</i></b>						
	A. <i>Tagihan Rekening Administratif</i> <i>Off Balance Sheet Receivables</i>						
1	Komitmen <i>Commitments</i>	-	-	-	-	-	-
2	Kontijensi <i>Contingencies</i>	-	-	-	-	-	-
	Total Tagihan Rekening Administratif <i>Total Off Balance Sheet Receivables</i>	-	-	-	-	-	-
	B. <i>Kewajiban Rekening Administratif</i> <i>Off Balance Sheet Liabilities</i>						
1	Komitmen <i>Commitments</i>	1,468,171	1,367,923	85,004	15,244	-	-
2	Kontijensi <i>Contingencies</i>	-	-	-	-	-	-
	Total Kewajiban Rekening Administratif <i>Total Off Balance Sheet Liabilities</i>	1,468,171	1,367,923	85,004	15,244	-	-
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif <i>Net of Receivables with Liabilities in Off Balance Sheet Accounts</i>	(1,468,171)	(1,367,923)	(85,004)	(15,244)	-	-
	Selisih [(IA-IB)+(IIA-IIB)]/ <i>Net [(IA-IB)+(IIA-IIB)]</i>	8,617,302	(8,032,355)	(4,405,362)	322,807	88,559	20,643,653
	Selisih Kumulatif / <i>Net Cumulative</i>	8,617,302	(8,032,355)	(12,437,717)	(12,114,910)	(12,026,351)	8,617,302

(dalam jutaan rupiah/*in millions Rupiah*)

Profil Maturitas Rupiah/ <i>Rupiah Maturity Profile</i>		30 Juni 2019/30 June 2019					
No.	Pos-pos <i>Accounts</i>	Saldo <i>Balance</i>	Jatuh Tempo / <i>Maturity</i>				
			< 1 bulan <i>&lt; 1 month</i>	> 1 bln s.d. 3 bln <i>&gt; 1 upto 3 months</i>	> 3 bln s.d. 6 bln <i>&gt; 3 upto 6 months</i>	> 6 bln s.d. 12 bln <i>&gt; 6 upto 12 months</i>	> 12 bulan <i>&gt; 12 months</i>
<b>I</b>	<b>NERACA</b> <b>BALANCE SHEET</b>						
A	Aset/ <i>Assets</i>						
1	Kas <i>Cash</i>	218,195	218,195	-	-	-	-
2	Penempatan pada Bank Indonesia <i>Placements with Bank Indonesia</i>	1,917,124	1,917,124	-	-	-	-
3	Penempatan pada bank lain <i>Placements with other banks</i>	280,837	280,837	-	-	-	-
4	Surat Berharga <i>Marketable Securities</i>	9,010,624	260,455	22,993	123,853	567,464	8,035,859
5	Kredit yang diberikan <i>Loans</i>	39,669,846	11,035,699	3,957,048	1,811,393	1,767,131	21,098,575
6	Tagihan lainnya <i>Other receivables</i>	2,930,964	503,028	557,168	554,882	907,299	408,587
7	Lain-lain <i>Others</i>	693,800	653,875	2,310	3,394	6,353	27,868
	Total Aset <i>Total Assets</i>	54,721,390	14,869,213	4,539,519	2,493,522	3,248,247	29,570,889
B.	Kewajiban/ <i>Liabilities</i>						
1	Dana Pihak Ketiga <i>Third Party Fund</i>	41,554,970	20,492,036	7,318,887	1,976,952	1,359,592	10,407,503
2	Kewajiban pada Bank Indonesia <i>Liabilities to Bank Indonesia</i>	-	-	-	-	-	-
3	Kewajiban pada bank lain <i>Liabilities to other banks</i>	1,619,341	1,619,341	-	-	-	-
4	Surat Berharga yang Diterbitkan <i>Marketable Securities issued</i>	-	-	-	-	-	-
5	Pinjaman yang Diterima <i>Borrowings</i>	-	-	-	-	-	-
6	Kewajiban lainnya <i>Other liabilities</i>	2,391,253	534,258	496,933	272,530	841,466	246,066
7	Lain-lain <i>Others</i>	434,098	434,098	-	-	-	-
	Total Kewajiban <i>Total Liabilities</i>	45,999,662	23,079,733	7,815,820	2,249,482	2,201,058	10,653,569
	Selisih Aset dengan Kewajiban dalam Neraca <i>Net of Assets with Liabilities in Balance Sheet</i>	8,721,728	(8,210,520)	(3,276,301)	244,040	1,047,189	18,917,320
<b>II</b>	<b>REKENING ADMINISTRATIF</b> <b>OFF BALANCE SHEET ACCOUNTS</b>						
A.	Tagihan Rekening Administratif <i>Off Balance Sheet Receivables</i>						
1	Komitmen <i>Commitments</i>	-	-	-	-	-	-
2	Kontijensi <i>Contingencies</i>	-	-	-	-	-	-
	Total Tagihan Rekening Administratif <i>Total Off Balance Sheet Receivables</i>	-	-	-	-	-	-
B.	Kewajiban Rekening Administratif <i>Off Balance Sheet Liabilities</i>						
1	Komitmen <i>Commitments</i>	2,701,042	2,337,506	302,736	60,800	-	-
2	Kontijensi <i>Contingencies</i>	-	-	-	-	-	-
	Total Kewajiban Rekening Administratif <i>Total Off Balance Sheet Liabilities</i>	2,701,042	2,337,506	302,736	60,800	-	-
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif <i>Net of Receivables with Liabilities in Off Balance Sheet Accounts</i>	(2,701,042)	(2,337,506)	(302,736)	(60,800)	-	-
	Selisih [(IA-IB)+(IIA-IIB)]/ <i>Net [(IA-IB)+(IIA-IIB)]</i>	6,020,686	(10,548,026)	(3,579,037)	183,240	1,047,189	18,917,320
	Selisih Kumulatif / <i>Net Cumulative</i>	6,020,686	(10,548,026)	(14,127,063)	(13,943,823)	(12,896,634)	6,020,686

**b. Pengungkapan Profil Maturitas Valuta Asing**  
**Disclosure of Foreign Currency Maturity Profile**

(dalam jutaan rupiah/in millions Rupiah)

Profil Maturitas Valuta Asing Foreign Currency Maturity Profile		30 Juni 2020/30 June 2020					
No.	Pos-pos Accounts	Saldo Balance	Jatuh Tempo /Maturity				
			< 1 bulan < 1 month	> 1 bln s.d. 3 bln > 1 upto 3 months	> 3 bln s.d. 6 bln > 3 upto 6 months	> 6 bln s.d. 12 bln > 6 upto 12 months	> 12 bulan > 12 months
<b>I</b>	<b>NERACA</b> <b>BALANCE SHEET</b>						
A	Aset/Assets						
1	Kas Cash	373,812	373,812	-	-	-	-
2	Penempatan pada Bank Indonesia Placements with Bank Indonesia	3,888,075	3,888,075	-	-	-	-
3	Penempatan pada bank lain Placements with other banks	1,420,772	1,420,772	-	-	-	-
4	Surat Berharga Marketable Securities	7,097,275	67,322	214,851	12,687	350,160	6,452,255
5	Kredit yang diberikan Loans	20,785,197	4,446,330	4,518,521	1,797,784	595,602	9,426,960
6	Tagihan lainnya Other receivables	1,632,601	382,267	596,329	396,517	51,190	206,298
7	Lain-lain Others	683,114	683,114	-	-	-	-
	Total Aset Total Assets	35,880,846	11,261,692	5,329,701	2,206,988	996,952	16,085,513
B.	Kewajiban/Liabilities						
1	Dana Pihak Ketiga Third Party Fund	23,654,924	7,368,073	2,263,837	1,502,848	1,208,681	11,311,485
2	Kewajiban pada Bank Indonesia Liabilities to Bank Indonesia	-	-	-	-	-	-
3	Kewajiban pada bank lain Liabilities to other banks	41,637	41,637	-	-	-	-
4	Surat Berharga yang Diterbitkan Marketable Securities issued	-	-	-	-	-	-
5	Pinjaman yang Diterima Borrowings	8,553,000	-	-	-	4,276,500	4,276,500
6	Kewajiban lainnya Other Liabilities	2,098,200	387,415	596,928	388,121	49,151	676,585
7	Lain-lain Others	387,551	387,551	-	-	-	-
	Total Kewajiban Total Liabilities	34,735,312	8,184,676	2,860,765	1,890,969	5,534,332	16,264,570
	Selisih Aset dengan Kewajiban dalam Neraca Net of Assets with Liabilities in Balance Sheet	1,145,534	3,077,016	2,468,936	316,019	(4,537,380)	(179,057)
<b>II</b>	<b>REKENING ADMINISTRATIF</b> <b>OFF BALANCE SHEET ACCOUNTS</b>						
A.	Tagihan Rekening Administratif/Off Balance Sheet Receivables						
1	Komitmen Commitments	36,226,122	11,920,331	7,329,256	3,008,700	6,581,840	7,385,995
2	Kontijensi Contingencies	-	-	-	-	-	-
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables	36,226,122	11,920,331	7,329,256	3,008,700	6,581,840	7,385,995
B.	Kewajiban Rekening Administratif Off Balance Sheet Liabilities						
1	Komitmen Commitments	47,020,520	11,034,454	6,680,789	2,437,269	12,584,584	14,283,424
2	Kontijensi Contingencies	-	-	-	-	-	-
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities	47,020,520	11,034,454	6,680,789	2,437,269	12,584,584	14,283,424
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Net of Receivables with Liabilities in Off Balance Sheet Accounts	(10,794,398)	885,877	648,467	571,431	(6,002,744)	(6,897,429)
	Selisih [(IA-IB)+(IIA-IIB)]/Net [(IA-IB)+(IIA-IIB)]	(9,648,864)	3,962,893	3,117,403	887,450	(10,540,124)	(7,076,486)
	Selisih Kumulatif/Net Cumulative	(9,648,864)	3,962,893	7,080,296	7,967,746	(2,572,378)	(9,648,864)



(dalam jutaan rupiah/in millions Rupiah)

Profil Maturitas Valuta Asing Foreign Currency Maturity Profile		30 Juni 2019/30 June 2019					
No.	Pos-pos Accounts	Saldo Balance	Jatuh Tempo /Maturity				
			< 1 bulan < 1 month	> 1 bln s.d. 3 bln > 1 upto 3 months	> 3 bln s.d. 6 bln > 3 upto 6 months	> 6 bln s.d. 12 bln > 6 upto 12 months	> 12 bulan > 12 months
<b>I</b>	<b>NERACA BALANCE SHEET</b>						
A	Aset/Assets						
1	Kas Cash	177,280	177,280	-	-	-	-
2	Penempatan pada Bank Indonesia Placements with Bank Indonesia	5,562,727	5,562,727	-	-	-	-
3	Penempatan pada bank lain Placements with other banks	1,600,766	1,600,766	-	-	-	-
4	Surat Berharga Marketable Securities	5,824,236	195,826	847,240	-	321,726	4,459,444
5	Kredit yang diberikan Loans	22,122,159	6,189,433	3,559,749	876,710	588,947	10,907,320
6	Tagihan lainnya Other receivables	1,947,750	299,312	966,321	379,775	213,904	88,438
7	Lain-lain Others	522,859	522,859	-	-	-	-
	Total Aset Total Assets	37,757,777	14,548,203	5,373,310	1,256,485	1,124,577	15,455,202
B	Kewajiban/Liabilities						
1	Dana Pihak Ketiga Third Party Fund	25,084,226	13,322,546	1,356,395	932,881	469,640	9,002,764
2	Kewajiban pada Bank Indonesia Liabilities to Bank Indonesia	-	-	-	-	-	-
3	Kewajiban pada bank lain Liabilities to other banks	253,879	155,424	98,455	-	-	-
4	Surat Berharga yang Diterbitkan Marketable Securities issued	-	-	-	-	-	-
5	Pinjaman yang Diterima Borrowings	8,477,082	582	-	-	-	8,476,500
6	Kewajiban lainnya Other Liabilities	2,000,737	286,166	970,051	375,933	208,480	160,107
7	Lain-lain Others	379,140	379,140	-	-	-	-
	Total Kewajiban Total Liabilities	36,195,064	14,143,858	2,424,901	1,308,814	678,120	17,639,371
	Selisih Aset dengan Kewajiban dalam Neraca Net of Assets with Liabilities in Balance Sheet	1,562,713	404,345	2,948,409	(52,329)	446,457	(2,184,169)
<b>II</b>	<b>REKENING ADMINISTRATIF OFF BALANCE SHEET ACCOUNTS</b>						
A	Tagihan Rekening Administratif/Off Balance Sheet Receivables						
1	Komitmen Commitments	23,996,651	9,872,081	4,519,310	3,232,982	1,497,716	4,874,562
2	Kontijensi Contingencies	-	-	-	-	-	-
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables	23,996,651	9,872,081	4,519,310	3,232,982	1,497,716	4,874,562
B	Kewajiban Rekening Administratif Off Balance Sheet Liabilities						
1	Komitmen Commitments	28,392,737	8,507,170	5,379,588	2,289,844	3,001,130	9,215,005
2	Kontijensi Contingencies	-	-	-	-	-	-
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities	28,392,737	8,507,170	5,379,588	2,289,844	3,001,130	9,215,005
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Net of Receivables with Liabilities in Off Balance Sheet Accounts	(4,396,086)	1,364,911	(860,278)	943,138	(1,503,414)	(4,340,443)
	Selisih [(IA-IB)+(IIA-IIB)]/Net [(IA-IB)+(IIA-IIB)]	(2,833,373)	1,769,256	2,088,131	890,809	(1,056,957)	(6,524,612)
	<b>Selisih Kumulatif/Net Cumulative</b>	<b>(2,833,373)</b>	<b>1,769,256</b>	<b>3,857,387</b>	<b>4,748,196</b>	<b>3,691,239</b>	<b>(2,833,373)</b>

c. Pengungkapan Nilai *Liquidity Coverage Ratio* (LCR)  
*Disclosure of Liquidity Coverage Ratio (LCR)*

Nilai LCR (%) LCR Value (%)								
	30 Juni 2020/30 June 2020				30 Juni 2019/30 June 2019			
	Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter III	Triwulan IV Quarter IV	Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter III	Triwulan IV Quarter IV
<i>Bank secara individu</i> *) <i>Bank only</i> *)	389	373	N/A	N/A	487	490	380	413

\*) Berdasarkan rata-rata harian selama triwulan yang bersangkutan  
*Based on daily average of the respective quarter*

4. Pengungkapan Risiko Operasional  
*Disclosure of Operational Risk*

(dalam jutaan rupiah/*in millions Rupiah*)

No.	Pendekatan Yang Digunakan <i>Approach</i>	30 Juni 2020/30 June 2020			30 Juni 2019/30 June 2019		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) <i>3 years Average Gross Income</i>	Beban Modal <i>Capital Charge</i>	ATMR <i>RWA</i>	Pendapatan Bruto (Rata-rata 3 tahun terakhir) <i>3 years Average Gross Income</i>	Beban Modal <i>Capital Charge</i>	ATMR <i>RWA</i>
1	Pendekatan Indikator Dasar <i>Basic Indicator Approach</i>	4,748,795	712,319	8,903,990	4,034,308	605,146	7,564,327
	<b>Total</b>	<b>4,748,795</b>	<b>712,319</b>	<b>8,903,990</b>	<b>4,034,308</b>	<b>605,146</b>	<b>7,564,327</b>