



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 2019 dan 2018
As at 30 June 2019 and 2018

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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 2019/30 June 2019				30 Juni 2018/30 June 2018			
		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>	-	17,125,881	-	17,125,881	-	18,607,595	-	18,607,595
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	2,361,051	4,722,427	1,018,295	8,101,773	1,957,312	3,719,452	6,909	5,683,673
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>	-	1,441,677	1,946,071	3,387,748	-	2,760,891	2,687,809	5,448,700
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	813,488	-	813,488	-	858,265	-	858,265
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>	41,823	8,403,642	22,476	8,467,941	67,185	7,032,767	41,223	7,141,175
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	11,010,384	33,926,457	8,754,558	53,691,399	12,838,535	36,691,499	6,812,050	56,342,084
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	271,963	303,380	47,196	622,539	170,657	464,165	68,649	703,471
11	Aset Lainnya <i>Other Assets</i>	97,046	4,122,286	62,140	4,281,472	72,394	4,252,937	66,507	4,391,838
	Total	13,782,267	70,859,238	11,850,736	96,492,241	15,106,083	74,387,571	9,683,147	99,176,801

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 2019/30 June 2019					
		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>	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
	Total	41,784,108	17,824,736	15,461,866	10,844,273	10,577,258	96,492,241

(dalam jutaan rupiah/in millions Rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2018/30 June 2018					
		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>	10,472,489	919,478	1,852,940	184,572	5,178,116	18,607,595
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	3,442,046	13,863	1,282,764	945,000	-	5,683,673
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>	1,691,079	480,303	264,166	32,467	2,980,685	5,448,700
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	3,249	15,622	71,663	767,731	-	858,265
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>	825,216	3,974,326	1,949,186	392,447	-	7,141,175
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	33,458,612	4,530,506	13,403,657	4,949,309	-	56,342,084
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	506,952	110,810	40,311	45,398	-	703,471
11	Aset Lainnya <i>Other Assets</i>	-	-	-	-	4,391,838	4,391,838
	Total	50,399,643	10,044,908	18,864,687	7,316,924	12,550,639	99,176,801

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 2019/30 June 2019												
1	Pertanian, perburuan dan Kehutanan Agriculture, Hunting and Forestry	-	2,361,051	-	-	-	-	-	1,001	6,116,258	-	-
2	Perikanan Fisheries	-	-	-	-	-	-	-	-	234,777	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	-	1,326,776	-	-	-	-	-	-	6,617,193	298,559	-
4	Industri pengolahan Processing Industry	-	1,462,461	-	-	-	-	-	254	16,392,163	38,371	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	354,844	-	-	-	-	-	-	110,483	-	-
6	Konstruksi Construction	-	1,310,208	-	-	-	-	-	-	587,936	9,077	-
7	Perdagangan besar dan eceran Wholesale and Retail Trade	-	260,603	-	-	-	-	-	1,444	9,996,278	141,001	-
8	Penyediaan akomodasi dan penyediaan makan minum Accommodation, Food and Beverage Supply	-	-	-	-	-	-	-	-	20,429	-	-
9	Transportasi, pergudangan dan komunikasi Transportation, Warehousing and Communication	-	926,982	-	-	-	-	-	-	6,211,824	346	-
10	Perantara keuangan Financial Intermediaries	7,510,892	50,000	-	3,387,748	-	-	-	-	1,832,071	-	-
11	Real estate, usaha persewaan dan jasa perusahaan Real Estate, Rental and Service Company	-	48,848	-	-	-	-	-	-	4,592,776	19,611	-
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-
13	Jasa pendidikan Education Service	-	-	-	-	-	-	-	-	2,498	-	-
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	-	-	-	-	-	-	-	-	98,762	-	-
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	-	-	-	-	813,488	-	-	8,465,242	877,951	115,574	-
20	Lainnya Others	9,614,989	-	-	-	-	-	-	-	-	-	4,281,472
Total		17,125,881	8,101,773	-	3,387,748	813,488	-	-	8,467,941	53,691,399	622,539	4,281,472

(dalam jutaan rupiah/*in millions Rupiah*)

No.	Sektor Ekonomi <i>Economic Sector</i>	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	Tagihan Kepada Bank <i>Receivables from Banks</i>	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	Kredit Pegawai/ Pensiunan <i>Employee/ Pensioner Loans</i>	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	Aset Lainnya <i>Other Assets</i>
30 Juni 2018/30 June 2018												
1	Pertanian, perburuan dan Kehutanan <i>Agriculture, Hunting and Forestry</i>	-	1,957,312	-	-	-	-	-	1,001	7,189,707	-	-
2	Perikanan <i>Fisheries</i>	-	-	-	-	-	-	-	-	233,070	-	-
3	Pertambangan dan Penggalian <i>Mining and Quarrying</i>	-	6,909	-	-	-	-	-	-	4,923,370	14,598	-
4	Industri pengolahan <i>Processing Industry</i>	-	1,806,081	-	-	-	-	-	-	15,844,771	101,902	-
5	Listrik, Gas dan Air <i>Electricity, Gas and Water</i>	-	-	-	-	-	-	-	-	215,439	-	-
6	Konstruksi <i>Construction</i>	-	759,745	-	-	-	-	-	-	496,796	13,658	-
7	Perdagangan besar dan eceran <i>Wholesale and Retail Trade</i>	-	274,724	-	-	-	-	-	991	12,239,527	389,025	-
8	Penyediaan akomodasi dan penyediaan makan minum <i>Accommodation, Food and Beverage Supply</i>	-	-	-	-	-	-	-	-	11,470	-	-
9	Transportasi, pergudangan dan komunikasi <i>Transportation, Warehousing and Communication</i>	-	594,677	-	-	-	-	-	-	8,569,405	15,183	-
10	Perantara keuangan <i>Financial Intermediaries</i>	13,844,566	50,000	-	5,443,789	-	-	-	-	1,717,585	-	-
11	Real estate, usaha persewaan dan jasa perusahaan <i>Real Estate, Rental and Service Company</i>	-	4,962	-	-	-	-	-	-	3,777,351	41,929	-
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib <i>Government Administration, Defense and Compulsory Social Security</i>	-	-	-	-	-	-	-	-	-	-	-
13	Jasa pendidikan <i>Education Service</i>	-	-	-	-	-	-	-	-	2,528	-	-
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>	-	-	-	-	-	-	-	-	131,355	-	-
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>	-	-	-	4,911	858,265	-	-	7,139,183	802,627	127,176	-
20	Lainnya <i>Others</i>	4,763,029	229,263	-	-	-	-	-	-	187,083	-	4,391,838
Total		18,607,595	5,683,673	-	5,448,700	858,265	-	-	7,141,175	56,342,084	703,471	4,391,838

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 2019/30 June 2019				30 Juni 2018/30 June 2018			
		Wilayah/Region				Wilayah/Region			
		Sumatera	Jawa	Lainnya Others	Total	Sumatera	Jawa	Lainnya Others	Total
1	Tagihan Receivables	13,456,981	66,274,732	11,469,855	91,201,568	13,286,609	68,682,982	8,484,380	90,453,971
2	Tagihan yang mengalami penurunan nilai (<i>impaired</i>) Impaired Receivables	754,311	2,044,553	216,999	3,015,863	869,387	1,743,840	218,255	2,831,482
	a. Belum jatuh tempo Non past due	-	708,350	-	708,350	628,443	-	67,458	695,901
	b. Telah jatuh tempo Past due	754,311	1,336,203	216,999	2,307,513	240,944	1,743,840	150,797	2,135,581
3	Cadangan kerugian penurunan nilai (CKPN) - Individual Allowance for Impairment Losses-Individual	480,859	948,512	187,916	1,617,287	205,562	771,704	116,606	1,093,872
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif Allowance for Impairment Losses-Collective	164,140	1,177,333	125,052	1,466,525	159,591	1,306,234	80,165	1,545,990
5	Tagihan yang dihapus buku Receivables Written Off	3,366	432,030	2,125	437,521	5,748	344,927	2,363	353,038

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 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	-	-
	Total	91,201,568	708,350	2,307,513	1,617,287	1,466,525	437,521

(dalam jutaan rupiah/*in millions Rupiah*)

No.	Sektor Ekonomi <i>Economic Sector</i>	Tagihan <i>Receivables</i>	Tagihan yang Mengalami Penurunan Nilai <i>Impaired Receivables</i>		Cadangan kerugian penurunan nilai (CKPN) - Individual <i>Allowance for Impairment Losses-Individual</i>	Cadangan kerugian penurunan nilai (CKPN) - Kolektif <i>Allowance for Impairment Losses-Collective</i>	Tagihan yang dihapus buku <i>Receivables Written Off</i>
			Belum Jatuh Tempo <i>Non past due</i>	Telah Jatuh Tempo <i>Past due</i>			
30 Juni 2018/30 June 2018							
1	Pertanian, perburuan dan Kehutanan <i>Agriculture, Hunting and Forestry</i>	7,851,317	-	-	-	95,786	-
2	Perikanan <i>Fisheries</i>	223,563	-	-	-	2,727	-
3	Pertambangan dan Penggalian <i>Mining and Quarrying</i>	4,235,610	695,901	21,544	187,083	39,259	-
4	Industri pengolahan <i>Processing Industry</i>	15,810,601	-	520,991	419,395	197,371	-
5	Listrik, Gas dan Air <i>Electricity, Gas and Water</i>	147,292	-	-	-	18,614	-
6	Konstruksi <i>Construction</i>	1,088,261	-	30,802	17,144	25,690	-
7	Perdagangan besar dan eceran <i>Wholesale and Retail Trade</i>	11,638,922	-	779,317	383,429	133,875	25,752
8	Penyediaan akomodasi dan penyediaan makan minum <i>Accommodation, Food and Beverage Supply</i>	11,470	-	-	-	140	-
9	Transportasi, pergudangan dan komunikasi <i>Transportation, Warehousing and Communication</i>	8,427,296	-	38,936	23,753	102,442	-
10	Perantara keuangan <i>Financial Intermediaries</i>	18,492,278	-	-	-	18,020	-
11	Real estate, usaha persewaan dan jasa perusahaan <i>Real Estate, Rental and Service Company</i>	3,634,017	-	99,997	58,068	43,115	-
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib <i>Government Administration, Defense and Compulsory Social Security</i>	-	-	-	-	-	-
13	Jasa pendidikan <i>Education Service</i>	2,528	-	-	-	31	-
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>	80,269	-	-	-	979	-
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>	9,361,260	-	643,994	-	864,410	327,286
20	Lainnya <i>Others</i>	9,449,287	-	-	5,000	3,531	-
	Total	90,453,971	695,901	2,135,581	1,093,872	1,545,990	353,038

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 2019/30 June 2019		30 Juni 2018/30 June 2018	
		CKPN Individual Allowance for Impairment Losses- Individual	CKPN Kolektif Allowance for Impairment Losses- Collective	CKPN Individual Allowance for Impairment Losses- Individual	CKPN Kolektif Allowance for Impairment Losses- Collective
1	Saldo awal CKPN *) <i>Allowance for Impairment Losses Beginning Balance</i> *)	1,116,957	1,539,187	966,287	712,680
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) <i>Charge (Reversal) of Impairment Provision for the Current Year (Net)</i>	528,552	364,859	152,582	482,998
2.a	Pembentukan CKPN pada periode berjalan <i>Charge of Impairment Provision for the Current Year</i>	528,552	364,859	152,582	482,998
2.b	Pemulihan CKPN pada periode berjalan <i>Release of Impairment Provision for the Current Year</i>	-	-	-	-
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan <i>Impairment Provision for Write Off Current Year</i>	-	437,521	26,360	326,678
4	Pembentukan (pemulihan) lainnya pada periode berjalan **) <i>Other Charge (Release) for the Current Year</i> **)	(28,222)	-	1,363	676,990
Saldo akhir CKPN <i>Allowance for Impairment Losses Ending Balance</i>		1,617,287	1,466,525	1,093,872	1,545,990

*) Posisi 1 Januari 2019 dan 2018
As of 1 January 2019 and 2018

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

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	30 Juni 2019/30 June 2019												Tanpa Peringkat Unrated	Total
		Lembaga Pemeringkat Rating Agencies	Peringkat Jangka panjang Long-term Rating							Peringkat Jangka Pendek Short-term Rating					
			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	
	TOTAL	1,634,111	1,741,873	3,099,170	175,239	111,820	-	-	-	-	-	-	89,730,028	96,492,241	

(dalam jutaan rupiah/in millions Rupiah)

		30 Juni 2018/30 June 2018													
		Tagihan Bersih/Net Receivables													
No	Kategori Portofolio Portfolio Category	Lembaga Pemeringkat Rating Agencies	Peringkat Jangka panjang Long-term Rating						Peringkat Jangka Pendek Short-term Rating				Tanpa Peringkat Unrated	Total	
		Standard and Poor's	AAA	AA+ s.d/up to AA-	A+ s.d/up to A-	BBB+ s.d/up to BBB-	BB+ s.d/up to BB-	B+ s.d/up to B-	Kurang dari B- Less than B-	A-1	A-2	A-3			Kurang dari A-3 Less than A-3
		Fitch Ratings	AAA	AA+ s.d/up to AA-	A+ s.d/up to A-	BBB+ s.d/up to BBB-	BB+ s.d/up to BB-	B+ s.d/up to B-	Kurang dari B- Less than B-	F1+ s.d/up to F1	F2	F3	Kurang dari F3 Less than F3		
		Moody's	Aaa	Aa1 s.d/up to Aa3	A1 s.d/up to A3	Baa1 s.d/up to Baa3	Ba1 s.d/up to Ba3	B1 s.d/up to B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari P-3 Less than P-3		
		PT, Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d/up to AA-(idn)	A+(idn) s.d/up to A-(idn)	BBB+(idn) s.d/up to BBB-(idn)	BB+(idn) s.d/up to BB-(idn)	B+(idn) s.d/up to B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d/up to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Less than F3(idn)		
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d/up to idAA-	idA+ s.d/up to idA-	idBBB+ s.d/up to idBBB-	idBB+ s.d/up to idBB-	idB+ s.d/up to idB-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d/up to idA4	Kurang dari idA4 Less than idA4		
1	Tagihan Kepada Pemerintah Receivables from the Government		-	-	-	-	-	-	-	-	-	-	-	18,607,595	18,607,595
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities		-	110,953	2,255,198	-	-	-	-	-	-	-	-	3,317,522	5,683,673
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks		496,807	1,887,445	546,695	314,498	11,863	-	-	-	-	-	-	2,191,392	5,448,700
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties													858,265	858,265
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													7,141,175	7,141,175
9	Tagihan kepada Korporasi Receivables from Corporates		2,929,823	1,090,920	2,017,047	-	86,685	-	-	-	-	-	-	50,217,609	56,342,084
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables													703,471	703,471
11	Aset Lainnya Other Assets													4,391,838	4,391,838
	TOTAL		3,426,630	3,089,318	4,818,940	314,498	98,548	-	-	-	-	-	-	87,428,867	99,176,801

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 2019/30 June 2019							
		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>	2,920,400	13,109,137	1,370,368	91,066	171,965	269,269	-	269,269
2	Nilai Tukar <i>Foreign Exchange</i>	23,914,142	-	-	228,040	168,333	699,878	-	699,878
3	Lainnya <i>Others</i>	6,459,774	13,801,379	529,750	606,146	290,514	1,702,918	-	1,702,918
	TOTAL	33,294,316	26,910,516	1,900,118	925,252	630,812	2,672,065	-	2,672,065

(b) **Transaksi Repo**
Repo Transaction

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) **Transaksi Reverse Repo**
Reverse Repo Transaction

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.

(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 2017/30 June 2017							
		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>	6,665,995	11,019,399	759,668	80,550	42,503	147,042	3,838	143,204
2	Nilai Tukar <i>Foreign Exchange</i>	22,397,221	61,800	-	56,290	45,519	283,352	-	283,352
3	Lainnya <i>Others</i>	7,469,766	9,838,652	-	846,107	271,034	1,461,931	-	1,461,931
	TOTAL	36,532,982	20,919,851	759,668	982,947	359,056	1,892,325	3,838	1,888,487

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

(dalam jutaan rupiah/*in millions Rupiah*)

No.	Kategori Portofolio <i>Portfolio Category</i>	30 Juni 2018/30 June 2018			
		Nilai Wajar SSB Repo <i>Market value of Repo Marketable Securities</i>	Kewajiban Repo <i>Repo Payables</i>	Tagihan Bersih <i>Net Receivables</i>	ATMR <i>RWA</i>
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	1,933,997	1,931,455	2,542	-
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>	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-
6	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	-	-	-	-
	TOTAL	1,933,997	1,931,455	2,542	-

(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 2018.
The Bank did not have any Reverse Repo transaction exposure as of 30 June 2018.

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 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			
A	Eksposur Neraca Balance Sheet Exposure														
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/Pensiunan 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	Aset Lainnya Other Assets	395,475	-	-	-	-	-	-	-	3,876,452	9,545	-	-	3,890,770	311,262
	Total Eksposur Neraca Total Balance Sheet Exposure	19,809,905	19,498,714	164,614	633,679	-	-	7,270,045	8,462,939	32,923,531	605,060	-	-	47,976,032	3,838,082
B	Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif Commitments and Contingencies Liabilities Exposures on Off Balance Sheet Transactions														
1	Tagihan Kepada Pemerintah Receivables from the Government	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	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/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	116,093	897,241	-	-	-	-	-	-	2,476,392	-	-	-	2,655,840	212,467
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur TRA OB Total Exposure	116,093	1,485,833	-	-	-	-	373,371	-	2,476,392	-	-	-	2,960,244	236,819
C	Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) Counterparty Credit Risk Exposure														
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
	Total Eksposur Counterparty Credit Risk Counterparty Credit Risk Total Exposure	33,665	1,358,564	-	-	-	-	1,013,002	-	266,834	-	-	-	1,575,429	126,034

(dalam jutaan rupiah/in millions Rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2018/30 June 2018											ATMR RWA	Beban Modal Capital Charge	
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit/Net Receivables after Credit Risk Mitigation Impacts													
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others			
A	Eksposur Neraca Balance Sheet Exposure														
1	Tagihan Kepada Pemerintah Receivables from the Government	18,277,419	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	7,561	110,953	-	-	-	-	4,384,895	-	-	-	-	-	2,214,638	177,171
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	3,488,956	-	-	-	-	11,863	-	-	-	-	-	703,723	56,298
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	-	-	-	858,265	-	-	-	-	-	-	-	-	300,392	24,031
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	7,161	-	-	-	-	-	-	7,134,014	-	-	-	-	5,350,510	428,041
9	Tagihan kepada Korporasi Receivables from Corporates	2,450,815	14,336,580	-	-	-	-	676,620	-	32,002,163	-	-	-	35,207,789	2,816,623
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	3,439	-	-	-	-	-	-	-	39,003	661,029	-	-	1,030,547	82,444
11	Aset Lainnya Other Assets	480,353	-	-	-	-	-	-	-	3,883,280	28,205	-	-	3,925,587	314,047
	Total Eksposur Neraca Total Balance Sheet Exposure	21,226,748	17,936,489	-	858,265	-	-	5,073,378	7,134,014	35,924,446	689,234	-	-	48,733,186	3,898,655
B	Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif Commitments and Contingencies Liabilities Exposures on Off Balance Sheet Transactions														
1	Tagihan Kepada Pemerintah Receivables from the Government	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	656	-	-	-	-	-	1,176,954	-	-	-	-	-	588,477	47,078
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	125,982	1,358,452	-	-	-	-	4,184	-	4,034,954	-	-	-	4,308,737	344,699
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur TRA OBT Total Exposure	126,638	1,358,452	-	-	-	-	1,181,138	-	4,034,954	-	-	-	4,897,214	391,777
C	Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) Counterparty Credit Risk Exposure														
1	Tagihan Kepada Pemerintah Receivables from the Government	330,176	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-	2,654	-	-	-	-	-	1,327	106
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	867,580	-	-	-	-	1,080,301	-	-	-	-	-	713,666	57,093
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables from Corporates	-	741,683	-	-	-	-	-	-	610,651	-	-	-	758,988	60,719
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA) Weighted exposure from Credit Valuation Adjustment (CVA)	-	-	-	-	-	-	-	-	-	-	-	-	759,329	60,746
	Total Eksposur Counterparty Credit Risk Counterparty Credit Risk Total Exposure	330,176	1,609,263	-	-	-	-	1,082,955	-	610,651	-	-	-	2,233,310	178,664

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 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	
A	Eksposur Neraca Balance Sheet Exposure						
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	
	Total Eksposur Neraca Total Balance Sheet Exposure	89,368,487	2,322,214	17,018,346	-	70,027,927	
B	Eksposur Rekening Administratif Off Balance Sheet Exposure						
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>	-	-	-	-	-	
	Total Eksposur Rekening Administratif OBT Total Exposure	4,451,689	116,093	1,115,833	-	3,219,763	
C	Eksposur Counterparty Credit Risk Counterparty Credit Risk Exposure						
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	
	Total Eksposur Counterparty Credit Risk Counterparty Credit Risk Total Exposure	2,672,065	-	-	-	2,672,065	
	Total (A+B+C)	96,492,241	2,438,307	18,134,179	-	75,919,755	

(dalam jutaan rupiah/in millions Rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2018/30 June 2018					Bagian yang Tidak Dijamin Unsecured Portion
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan/Portion Secured by				
			Agunan Collaterals	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
A	Eksposur Neraca Balance Sheet Exposure						
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	18,277,419	-	-	-	-	18,277,419
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	4,503,409	7,561	-	-	-	4,495,848
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>	3,500,819	-	-	-	-	3,500,819
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	858,265	-	-	-	-	858,265
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	7,141,175	7,160	-	-	-	7,134,015
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	49,466,178	2,450,816	13,720,046	-	-	33,295,316
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	703,471	3,439	-	-	-	700,032
11	Aset Lainnya <i>Other Assets</i>	4,391,838	-	-	-	-	4,391,838
	Total Eksposur Neraca Total Balance Sheet Exposure	88,842,574	2,468,976	13,720,046	-	-	72,653,552
B	Eksposur Rekening Administratif Off Balance Sheet Exposure						
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	1,177,610	656	-	-	-	1,176,954
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>	5,523,572	125,982	1,051,406	-	-	4,346,184
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	-
	Total Eksposur Rekening Administratif OBT Total Exposure	6,701,182	126,638	1,051,406	-	-	5,523,138
C	Eksposur Counterparty Credit Risk Counterparty Credit Risk Exposure						
1	Tagihan Kepada Pemerintah/ <i>Receivables from the Government</i>	330,176	-	-	-	-	330,176
2	Tagihan Kepada Entitas Sektor Publik/ <i>Receivables from Public Sector Entities</i>	2,654	-	-	-	-	2,654
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>	1,947,881	-	-	-	-	1,947,881
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>	1,352,334	-	-	-	-	1,352,334
	Total Eksposur Counterparty Credit Risk Counterparty Credit Risk Total Exposure	3,633,045	-	-	-	-	3,633,045
	Total (A+B+C)	99,176,801	2,595,614	14,771,452	-	-	81,809,735

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

Bank tidak memiliki eksposur Transaksi Sekuritisasi Aset pada tanggal 30 Juni 2019 dan 30 Juni 2018.

The Bank did not have any asset securitization transaction exposure as of 30 June 2019 and 30 June 2018.

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 2019 dan 30 Juni 2018.

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 2019 and 30 June 2018.

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 2019/30 June 2019			30 Juni 2018/30 June 2018		
		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>	17,092,216	-	-	18,277,419	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	7,139,810	3,569,905	3,453,997	4,503,409	2,218,419	2,214,638
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	417,992	417,992	3,500,819	703,723	703,723
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	813,488	265,980	265,980	858,265	300,392	300,392
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	6,350,956	6,347,204	7,141,175	5,355,880	5,350,510
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	48,901,334	48,070,577	32,680,118	49,466,178	46,494,794	35,207,789
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	622,539	920,459	919,971	703,471	1,035,705	1,030,547
11	Aset Lainnya <i>Other Assets</i>	4,281,472	-	3,890,770	4,391,838	-	3,925,587
TOTAL		89,368,487	59,595,869	47,976,032	88,842,574	56,108,913	48,733,186

(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 2019/30 June 2019			30 Juni 2018/30 June 2018		
		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>	961,963	480,982	304,404	1,177,610	588,805	588,477
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	3,193,726	2,655,840	5,523,572	5,234,588	4,308,737
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	-
TOTAL		4,451,689	3,674,708	2,960,244	6,701,182	5,823,393	4,897,214

(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 2019/30 June 2019			30 Juni 2018/30 June 2018		
		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>	33,665	-	-	330,176	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	-	-	-	2,654	1,327	1,327
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	-	450,994	1,947,881	713,666	713,666
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	-	594,054	1,352,334	758,988	758,988
7	Eksposur tertimbang dari <i>Credit Valuation Adjustment (CVA)</i> <i>Weighted exposure from Credit Valuation Adjustment (CVA)</i>			530,381			759,329
TOTAL		2,672,065	-	1,575,429	3,633,045	1,473,981	2,233,310

(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 2019 dan 30 Juni 2018.

The Bank did not have any Credit Risk Exposure from Settlement Failures as of 30 June 2019 and 30 June 2018.(e) **Eksposur Sekuritisasi****Securitization exposure**

Bank tidak memiliki eksposur Sekuritisasi pada tanggal 30 Juni 2019 dan 30 Juni 2018.

The Bank did not have any Securitization exposure as of 30 June 2019 and 30 June 2017.(f) **Total Pengukuran Risiko Kredit****Total Credit Risk RWA**(dalam jutaan rupiah/*in millions Rupiah*)

	30 Juni 2019 30 June 2019	30 Juni 2018 30 June 2018
TOTAL ATMR RISIKO KREDIT/TOTAL CREDIT RISK RWA	52,511,705	55,863,710
TOTAL FAKTOR PENGURANG MODAL/TOTAL CAPITAL DEDUCTION FACTORS	-	-

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 2019/30 June 2019		30 Juni 2018/30 June 2018	
		Individual / <i>Individual</i>		Individual / <i>Individual</i>	
		Beban Modal <i>Capital Charge</i>	ATMR RWA	Beban Modal <i>Capital Charge</i>	ATMR RWA
1	Risiko Suku Bunga <i>Interest Rate Risk</i>				
a.	Risiko Spesifik <i>Specific Risk</i>	17,913	223,913	27,532	344,150
b.	Risiko Umum <i>General Risk</i>	187,988	2,349,850	192,739	2,409,239
2	Risiko Nilai Tukar <i>Foreign Exchange Risk</i>	36,892	461,150	12,835	160,440
3	Risiko Ekuitas <i>Equity Risk</i>				
4	Risiko Komoditas <i>Commodity Risk</i>				
5	Risiko Option <i>Option Risk</i>	-	-	-	-
	Total	242,793	3,034,913	233,106	2,913,829

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 2019 / *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 & 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 & Liquidity Risk Committee</i> ("MLRC").</p> <p><i>Market & 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 & 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 (self-assessment).</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 semiannual 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&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"> 1. Shock suku bunga yang paralel ke atas (parallel up) 2. Shock suku bunga yang paralel ke bawah (parallel down) 3. Shock suku bunga yang melandai dengan perpaduan suku bunga jangka pendek menurun dan suku bunga jangka panjang meningkat (steepener) 4. Shock suku bunga yang mendatar dengan perpaduan suku bunga jangka pendek meningkat dan suku bunga jangka Panjang menurun (flattener) 5. Shock suku bunga jangka pendek meningkat (short rate up) 6. Shock suku bunga jangka pendek menurun (short rate down) <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"> 1. <i>Parallel Up</i> 2. <i>Parallel Down</i> 3. <i>Steepener</i> 4. <i>Flattener</i> 5. <i>Short Rate Up</i> 6. <i>Short Rate Down</i> <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 (>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 (>5%). Therefore, the interest rate shocks used are for IDR and USD as the following:</i></p> <ul style="list-style-type: none"> • IDR <ul style="list-style-type: none"> ○ Paralel: 400bps ○ Short: 500bps ○ Long: 350bps • USD <ul style="list-style-type: none"> ○ Paralel: 200bps ○ Short: 300bps ○ Long: 150bps
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"> 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. Untuk produk <i>fixed rate loan</i>, persentase <i>prepayment rate</i> dihitung menggunakan data historis selama 1 tahun kebelakang. Untuk produk Deposito, persentase TDRR dihitung menggunakan data historis selama 1 tahun kebelakang. 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 (>5%). <p><i>Major model assumptions used for EVE and NII calculation:</i></p> <ol style="list-style-type: none"> <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> <i>For fixed rate loan, the prepayment percentage rate is calculated using 1-year historical data.</i> <i>For deposit products, the TDRR (Time Deposit Redemption Ratio) percentage is calculated using 1-year historical data.</i> <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 (>5%).</i>
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 2019 / *June 2019*

Mata Uang/ *Currencies* : IDR dan / *and USD*

Dalam Juta Rupiah / <i>In IDR millions</i>	Δ EVE	Δ NII
Periode / <i>Period</i>	T	T
<i>Parallel shock up</i>	(311,626)	664,340
<i>Parallel shock down</i>	344,475	(664,340)
<i>Steepener</i>	(81,406)	
<i>Flattener</i>	1,157	
<i>Short rate up</i>	(136,559)	
<i>Short rate down</i>	132,915	
Nilai Maximum Negatif (absolut) <i>Maximum Negative Value (absolute)</i>	311,626	664,340
Modal Tier 1 (Δ EVE) atau Projected Income (Δ NII) <i>Tier 1 Capital (ΔEVE) or Projected Income (ΔNII)</i>	7,511,046	4,091,000
Nilai Maximum dibagi Modal Tier 1 (Δ EVE) / Projected Income (Δ NII) <i>Maximum Negative Value / Tier 1 Capital (ΔEVE) or Projected Income (ΔNII)</i>	4.15%	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/Rupiah 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
I NERACA BALANCE SHEET							
A Aset/Assets							
1	Kas Cash	218,195	218,195	-	-	-	-
2	Penempatan pada Bank Indonesia Placements with Bank Indonesia	1,917,124	1,917,124	-	-	-	-
3	Penempatan pada bank lain Placements with other banks	280,837	280,837	-	-	-	-
4	Surat Berharga Marketable Securities	9,010,624	260,455	22,993	123,853	567,464	8,035,859
5	Kredit yang diberikan Loans	39,669,846	11,035,699	3,957,048	1,811,393	1,767,131	21,098,575
6	Tagihan lainnya Other receivables	2,930,964	503,028	557,168	554,882	907,299	408,587
7	Lain-lain Others	693,800	653,875	2,310	3,394	6,353	27,868
Total Aset Total Assets		54,721,390	14,869,213	4,539,519	2,493,522	3,248,247	29,570,889
B. Kewajiban/Liabilities							
1	Dana Pihak Ketiga Third Party Fund	41,554,970	20,492,036	7,318,887	1,976,952	1,359,592	10,407,503
2	Kewajiban pada Bank Indonesia Liabilities to Bank Indonesia	-	-	-	-	-	-
3	Kewajiban pada bank lain Liabilities to other banks	1,619,341	1,619,341	-	-	-	-
4	Surat Berharga yang Diterbitkan Marketable Securities issued	-	-	-	-	-	-
5	Pinjaman yang Diterima Borrowings	-	-	-	-	-	-
6	Kewajiban lainnya Other liabilities	2,391,253	534,258	496,933	272,530	841,466	246,066
7	Lain-lain Others	434,098	434,098	-	-	-	-
Total Kewajiban Total Liabilities		45,999,662	23,079,733	7,815,820	2,249,482	2,201,058	10,653,569
Selisih Aset dengan Kewajiban dalam Neraca Net of Assets with Liabilities in Balance Sheet		8,721,728	(8,210,520)	(3,276,301)	244,040	1,047,189	18,917,320
II REKENING ADMINISTRATIF OFF BALANCE SHEET ACCOUNTS							
A. Tagihan Rekening Administratif Off Balance Sheet Receivables							
1	Komitmen Commitments	-	-	-	-	-	-
2	Kontijensi Contingencies	-	-	-	-	-	-
Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables		-	-	-	-	-	-
B. Kewajiban Rekening Administratif Off Balance Sheet Liabilities							
1	Komitmen Commitments	2,701,042	2,337,506	302,736	60,800	-	-
2	Kontijensi Contingencies	-	-	-	-	-	-
Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities		2,701,042	2,337,506	302,736	60,800	-	-
Selisih Tagihan dan Kewajiban dalam Rekening Administratif Net of Receivables with Liabilities in Off Balance Sheet Accounts		(2,701,042)	(2,337,506)	(302,736)	(60,800)	-	-
Selisih [(IA-IB)+(IIA-IIB)]/Net [(IA-IB)+(IIA-IIB)]		6,020,686	(10,548,026)	(3,579,037)	183,240	1,047,189	18,917,320
Selisih Kumulatif /Net Cumulative		6,020,686	(10,548,026)	(14,127,063)	(13,943,823)	(12,896,634)	6,020,686

(dalam jutaan rupiah/*in millions Rupiah*)

Profil Maturitas Rupiah/ <i>Rupiah Maturity Profile</i>		30 Juni 2018/30 June 2018					
No.	Pos-pos <i>Accounts</i>	Saldo <i>Balance</i>	Jatuh Tempo / <i>Maturity</i>				
			< 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
I							
NERACA							
BALANCE SHEET							
A Aset/Assets							
1	Kas <i>Cash</i>	266,603	266,603	-	-	-	-
2	Penempatan pada Bank Indonesia <i>Placements with Bank Indonesia</i>	5,422,993	5,422,993	-	-	-	-
3	Penempatan pada bank lain <i>Placements with other banks</i>	1,358,024	1,358,024	-	-	-	-
4	Surat Berharga <i>Marketable Securities</i>	8,520,677	139,496	2,510	1,268,161	1,136,476	5,974,034
5	Kredit yang diberikan <i>Loans</i>	42,937,506	11,275,348	5,548,064	1,837,139	1,360,649	22,916,306
6	Tagihan lainnya <i>Other receivables</i>	4,137,319	648,965	1,198,001	1,428,192	498,177	363,984
7	Lain-lain <i>Others</i>	1,710,845	1,669,083	2,331	3,453	6,493	29,485
Total Aset <i>Total Assets</i>		64,353,967	20,780,512	6,750,906	4,536,945	3,001,795	29,283,809
B. Kewajiban/Liabilities							
1	Dana Pihak Ketiga <i>Third Party Fund</i>	40,752,273	19,616,278	8,710,064	3,974,721	640,132	7,811,078
2	Kewajiban pada Bank Indonesia <i>Liabilities to Bank Indonesia</i>	-	-	-	-	-	-
3	Kewajiban pada bank lain <i>Liabilities to other banks</i>	1,393,035	1,173,135	-	-	219,900	-
4	Surat Berharga yang Diterbitkan <i>Marketable Securities issued</i>	-	-	-	-	-	-
5	Pinjaman yang Diterima <i>Borrowings</i>	-	-	-	-	-	-
6	Kewajiban lainnya <i>Other liabilities</i>	6,012,121	2,512,676	1,222,865	1,287,675	491,294	497,611
7	Lain-lain <i>Others</i>	368,844	368,844	-	-	-	-
Total Kewajiban <i>Total Liabilities</i>		48,526,273	23,670,933	9,932,929	5,262,396	1,351,326	8,308,689
Selisih Aset dengan Kewajiban dalam Neraca <i>Net of Assets with Liabilities in Balance Sheet</i>		15,827,694	(2,890,421)	(3,182,023)	(725,451)	1,650,469	20,975,120
II							
REKENING ADMINISTRATIF							
OFF BALANCE SHEET ACCOUNTS							
A. Tagihan Rekening Administratif							
Off Balance Sheet Receivables							
1	Komitmen <i>Commitments</i>	-	-	-	-	-	-
2	Kontinjensi <i>Contingencies</i>	-	-	-	-	-	-
Total Tagihan Rekening Administratif <i>Total Off Balance Sheet Receivables</i>		-	-	-	-	-	-
B. Kewajiban Rekening Administratif							
Off Balance Sheet Liabilities							
1	Komitmen <i>Commitments</i>	4,479,452	4,092,306	382,133	-	4,925	88
2	Kontinjensi <i>Contingencies</i>	-	-	-	-	-	-
Total Kewajiban Rekening Administratif <i>Total Off Balance Sheet Liabilities</i>		4,479,452	4,092,306	382,133	-	4,925	88
Selisih Tagihan dan Kewajiban dalam Rekening Administratif <i>Net of Receivables with Liabilities in Off Balance Sheet Accounts</i>		(4,479,452)	(4,092,306)	(382,133)	-	(4,925)	(88)
Selisih [(IA-IB)+(IIA-IIB)]/ <i>Net [(IA-IB)+(IIA-IIB)]</i>		11,348,242	(6,982,727)	(3,564,156)	(725,451)	1,645,544	20,975,032
Selisih Kumulatif /<i>Net Cumulative</i>		11,348,242	(6,982,727)	(10,546,883)	(11,272,334)	(9,626,790)	11,348,242

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 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
I NERACA BALANCE SHEET							
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)
II REKENING ADMINISTRATIF OFF BALANCE SHEET ACCOUNTS							
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)
Selisih Kumulatif/Net Cumulative		(2,833,373)	1,769,256	3,857,387	4,748,196	3,691,239	(2,833,373)

(dalam jutaan rupiah/*in millions Rupiah*)

Profil Maturitas Valuta Asing <i>Foreign Currency Maturity Profile</i>		30 Juni 2018/30 June 2018					
No.	Pos-pos <i>Accounts</i>	Saldo <i>Balance</i>	Jatuh Tempo / <i>Maturity</i>				
			< 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
I							
NERACA BALANCE SHEET							
A. Aset/ <i>Assets</i>							
1	Kas <i>Cash</i>	213,751	213,751	-	-	-	
2	Penempatan pada Bank Indonesia <i>Placements with Bank Indonesia</i>	6,155,565	6,155,565	-	-	-	
3	Penempatan pada bank lain <i>Placements with other banks</i>	2,142,661	2,142,661	-	-	-	
4	Surat Berharga <i>Marketable Securities</i>	2,451,970	82,719	147,198	-	417,877	
5	Kredit yang diberikan <i>Loans</i>	13,544,327	5,262,231	3,049,123	655,168	649,049	
6	Tagihan lainnya <i>Other receivables</i>	2,923,460	498,710	883,831	947,528	358,479	
7	Lain-lain <i>Others</i>	437,581	437,581	-	-	-	
Total Aset <i>Total Assets</i>		27,869,315	14,793,218	4,080,152	1,602,696	1,425,405	
B. Kewajiban/ <i>Liabilities</i>							
1	Dana Pihak Ketiga <i>Third Party Fund</i>	21,439,335	6,744,880	3,832,114	944,892	807,753	
2	Kewajiban pada Bank Indonesia <i>Liabilities to Bank Indonesia</i>	-	-	-	-	-	
3	Kewajiban pada bank lain <i>Liabilities to other banks</i>	402,527	402,527	-	-	-	
4	Surat Berharga yang Diterbitkan <i>Marketable Securities issued</i>	-	-	-	-	-	
5	Pinjaman yang Diterima <i>Borrowings</i>	8,719,700	121,700	1,433,000	-	-	
6	Kewajiban lainnya <i>Other Liabilities</i>	2,821,395	521,015	905,728	948,574	360,700	
7	Lain-lain <i>Others</i>	300,873	300,873	-	-	-	
Total Kewajiban <i>Total Liabilities</i>		33,683,830	8,090,995	6,170,842	1,893,466	1,168,453	
Selisih Aset dengan Kewajiban dalam Neraca <i>Net of Assets with Liabilities in Balance Sheet</i>		(5,814,515)	6,702,223	(2,090,690)	(290,770)	256,952	
II							
REKENING ADMINISTRATIF OFF BALANCE SHEET ACCOUNTS							
A. Tagihan Rekening Administratif/ <i>Off Balance Sheet</i> <i>Receivables</i>							
1	Komitmen <i>Commitments</i>	27,871,826	13,747,256	4,519,310	3,232,982	1,497,716	
2	Kontijensi <i>Contingencies</i>	-	-	-	-	-	
Total Tagihan Rekening Administratif <i>Total Off Balance Sheet Receivables</i>		27,871,826	13,747,256	4,519,310	3,232,982	1,497,716	
B. Kewajiban Rekening Administratif <i>Off Balance Sheet Liabilities</i>							
1	Komitmen <i>Commitments</i>	30,507,597	10,263,883	5,538,714	2,420,805	3,069,190	
2	Kontijensi <i>Contingencies</i>	-	-	-	-	-	
Total Kewajiban Rekening Administratif <i>Total Off Balance Sheet Liabilities</i>		30,507,597	10,263,883	5,538,714	2,420,805	3,069,190	
Selisih Tagihan dan Kewajiban dalam Rekening Administratif <i>Net of Receivables with Liabilities in Off Balance Sheet Accounts</i>		(2,635,771)	3,483,373	(1,019,404)	812,177	(1,571,474)	
Selisih [(IA-IB)+(IIA-IIB)]/ <i>Net [(IA-IB)+(IIA-IIB)]</i>		(8,450,286)	10,185,596	(3,110,094)	521,407	(1,314,522)	
Selisih Kumulatif/Net Cumulative		(8,450,286)	10,185,596	7,075,502	7,596,909	6,282,387	

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

NILAI LCR (%) LCR value (%)								
	30 Juni 2019/30 June 2019				30 Juni 2018/30 June 2018			
	Triwulan I <i>Quarter I</i>	Triwulan II <i>Quarter II</i>	Triwulan III <i>Quarter III</i>	Triwulan IV <i>Quarter IV</i>	Triwulan I <i>Quarter I</i>	Triwulan II <i>Quarter II</i>	Triwulan III <i>Quarter III</i>	Triwulan IV <i>Quarter IV</i>
Bank secara individu *) <i>Bank Only</i> *)	487	490	N/A	N/A	484	230	464	478

*) Berdasarkan rata-rata harian selama kuartal 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 2019/30 June 2019			30 Juni 2018/30 June 2018		
		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>	4,034,308	605,146	7,564,327	3,271,580	490,737	6,134,212
	Total	4,034,308	605,146	7,564,327	3,271,580	490,737	6,134,212