

Komponen Modal Capital Component		30 Juni 2019 30 June 2019	30 Juni 2018 30 June 2018
(2)		(3)	(3)
1	Dana Usaha Operating Funds		
	1 Dana Usaha Operating Funds	7,063,750	7,165,000
	2 Modal Disetor Paid in capital	141,760	141,760
2	Labanya (Rugi) Tahun-Tahun Lalu yang Dapat Diperhitungkan Unremitted Profit From Prior Years	8,356,365	8,941,557
3	Labanya (Rugi) Tahun-Tahun Berjalan yang Dapat Diperhitungkan Current Year Net Income	1,644,990	835,337
4	Cadangan Umum General Reserve	-	-
5	Saldo Surplus Revaluasi Aset Tetap Balance surplus Revaluation of Fixed Asset	-	-
6	Pendapatan Komprehensif Lainnya: Potensi Keuntungan dari Peningkatan Nilai Wajar Aset Keuangan dalam Kelompok Tersedia Untuk Dijual Other Comprehensive Income: Potential Gain on Increase in Fair Value of Available for Sale Investment	50,476	-
7	Cadangan Umum Penyisihan Penghapusan Aset (PPA) atas Aset Produktif yang Wajib dibentuk (paling tinggi 1.25% ATMR Risiko Kredit) General Reserve for Allowance for Losses on Productive Assets, Compulsory to be Established (maximum 1.25% RWA Credit Risk)	531,487	536,568
8	Faktor Pengurang Modal Capital Charge (Deduction)		
8.1	Pendapatan Komprehensif lainnya Other Comprehensive Income		
	8.1.1 Selisih Kurang Karena Penjabaran Laporan Keuangan Differences Due to Financial Statements Translation	-	-
	8.1.2 Potensi Kerugian dari Penurunan Nilai Wajar Aset Keuangan dalam Kelompok Tersedia Untuk Dijual Potential Loss on Decrease in Fair Value of Available for Sale Investment	-	(214,029)
8.2	Selisih Kurang Antara PPA Dan Cadangan Kerugian Penurunan Nilai Atas Aset Produktif Differences between allowance For Losses and Impairment Losses of Productive Assets	(403,928)	(361,702)
8.3	Selisih Kurang Jumlah Penyesuaian Nilai Wajar Dari Instrumen Keuangan Dalam Trading Book Differences on Adjustment of Fair Value on Financial Instrument in Trading Book	-	-
8.4	PPA atas aset non produktif yang wajib dibentuk Allowance for Loss on Non Productive Assets Compulsory to be Established	-	-
8.5	Perhitungan Pajak Tanggahan Deferred Tax Assets	(71,829)	(273,188)
8.6	Goodwill Goodwill	-	-
8.7	Seluruh Aset tak Berwujud Lainnya Other Intangible Asset	(21,596)	(23,051)
8.8	Kekurangan Modal pada Perusahaan Anak Asuransi Shortage of Capital in Insurance Subsidiaries	-	-
8.9	Eksposur Sekuritisasi Securitization Exposure	-	-
8.10	Penempatan dana pada instrumen AT 1 dan/atau Tier 2 yang diterbitkan oleh bank lain Placement in instrument AT 1 and/or Tier 2 issued by other banks	-	-
8.11	Kepemilikan Silang pada Entitas Lain yang diperoleh Berdasarkan Peralihan karena Hukum, Hibah, atau Hibah Wasiat Cross-ownership in Other Entity Obtained from the Transition due to the Law, Grants, or Will.	-	-
8.12	Lainnya Others	-	-
TOTAL MODAL TOTAL CAPITAL		17,291,475	16,748,252
		30 Juni 2019 30 June 2019	30 Juni 2018 30 June 2018
ASET TERTIMBANG MENURUT RISIKO (ATMR) RISK WEIGHTED ASSET (RWA)			
		Rasio KPMM (%) CAR Ratio (%)	24.56%
ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT RISK WEIGHTED ASSET - CREDIT RISK		55,012,094	55,922,443
		Dana Usaha Untuk Buffer (%) Buffer (%)	8.12%
ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR RISK WEIGHTED ASSET - MARKET RISK		2,314,063	1,101,614
		Persentase Buffer yang Wajib dipenuhi oleh Bank (%) Buffer Percentage Required to Maintain (%)	
ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL RISK WEIGHTED ASSET - OPERATIONAL RISK		13,066,153	12,625,428
		Capital Conservation Buffer (%)	2.500%
TOTAL ATMR TOTAL RWA		70,392,310	69,649,485
		Countercyclical Buffer (%)	0.00%
RASIO KPMM SESUAI DENGAN PROFIL RISIKO (%) CAR RATIO ACCORDING TO RISK PROFILE (%)		9.9999%	9.9999%
		Capital Surcharge untuk Bank Sistemik (%)	

Tabel Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual
Table Net Amount Based On Geography - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portofolio Portfolio Category	30 Juni 2019/30 June 2019							30 Juni 2018/30 June 2018							
		Tagihan Bersih Berdasarkan Wilayah/Net Amount Based on Geography							Tagihan Bersih Berdasarkan Wilayah/Net Amount Based on Geography							
		Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Wilayah 4 Zone 4	Wilayah 5 Zone 5	Wilayah 6 Zone 6	Total	Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Wilayah 4 Zone 4	Wilayah 5 Zone 5	Wilayah 6 Zone 6	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1	Tagihan Kepada Pemerintah Claims on Sovereign	24,850,215	-	-	-	-	-	24,850,215	24,971,318	-	-	-	-	-	-	24,971,318
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector	2,272,579	-	-	-	-	-	2,272,579	2,949,967	-	-	-	-	-	-	2,949,967
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution	2,985	-	-	-	-	-	2,985	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Bank	13,720,099	40,011	2,475	-	-	-	13,762,586	11,385,973	10,329	-	-	-	-	-	11,396,302
5	Kredit Beragun Rumah Tinggal Claims Secured by Resedential Property	116,364	-	-	-	-	-	116,364	264,840	815	-	855	-	-	-	266,509
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai / Pensiunan Employee Loan/Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and retail Portfolio	11,901,467	1,430,269	2,794,410	590,537	380,025	306,050	17,402,757	11,747,015	1,533,804	2,966,726	612,656	414,758	327,045	17,602,004	
9	Tagihan Kepada Korporasi Claims on Corporate	36,154,191	320,155	65,574	169,027	9,585	261	36,718,793	35,496,480	264,249	114,016	106,912	9,894	319	35,991,870	
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	438,859	14,344	31,228	4,390	3,975	3,248	496,044	400,186	19,842	38,548	6,147	5,454	5,294	475,471	
11	Aset Lainnya Other Assets	1,992,435	30,341	26,557	20,948	18,097	25,381	2,113,759	1,897,656	51,008	35,765	19,548	21,528	16,762	2,042,267	
	Total	91,449,194	1,835,120	2,920,245	784,901	411,681	334,941	97,736,082	89,113,434	1,880,046	3,155,056	746,118	451,635	349,419	95,695,708	

Keterangan
 Wilayah 1 : DKI Jakarta dan Sekitarnya
 Wilayah 2 : Surabaya dan Sekitarnya
 Wilayah 3 : Bandung dan Sekitarnya
 Wilayah 4 : Medan dan Sekitarnya
 Wilayah 5 : Semarang dan Sekitarnya
 Wilayah 6 : Bali dan Sekitarnya

Remark
 Zone 1 : DKI Jakarta and Surrounding Areas I01
 Zone 2 : Surabaya and Surrounding Areas I02
 Zone 3 : Bandung and Surrounding Areas I03
 Zone 4 : Medan and Surrounding Areas I04
 Zone 5 : Semarang and Surrounding Areas
 Zone 6 : Bali and Surrounding Areas

Tabel Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual
Table Net Amount Based on Contractual Remaining Maturity - Bank Only

Dalam Jutaan Rupiah/In Million

No.	Kategori Portfolio Portfolio Category	30 Juni 2019/30 June 2019						30 Juni 2018/30 June 2018					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Amount Based on Contractual Remaining Maturity						Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Amount Based on Contractual Remaining Maturity					
		≤ 1 tahun ≤ 1 year	>1 - 3 thn >1 - 3 years	>3 - 5 thn >3 - 5 years	>5 thn >5 years	Non-Kontraktual Non-Contractual	Total	≤ 1 tahun ≤ 1 year	>1 - 3 thn >1 - 3 years	>3 - 5 thn >3 - 5 years	>5 thn >5 years	Non-Kontraktual Non-Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Tagihan Kepada Pemerintah Claims on Sovereign	14,277,333	6,865,924	2,204,007	1,502,951	-	24,850,215	12,624,557	5,074,730	1,773,615	-	5,498,416	24,971,318
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector	542,281	1,730,298	-	-	-	2,272,579	1,709,641	-	1,116,370	-	123,956	2,949,967
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution	2,985	-	-	-	-	2,985	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Bank	12,120,132	1,262,648	33,557	-	346,249	13,762,586	8,876,381	487,396	183,913	17,804	1,830,808	11,396,301
5	Kredit Beragun Rumah Tinggal Claims Secured by Resedential Property	136	699	4,516	111,012	-	116,364	559	3,917	8,909	253,124	-	266,509
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai / Pensiunan Employee Loan/Pension	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and retail Portfolio	311,037	106,887	36,107	81,022	16,867,704	17,402,757	343,289	112,913	31,205	2,561	17,112,036	17,602,004
9	Tagihan Kepada Korporasi Claims on Corporate	26,862,270	5,015,878	4,190,445	604,484	45,716	36,718,793	28,451,955	3,701,924	2,182,757	913,285	741,950	35,991,870
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	327,825	36,101	11,057	97	120,964	496,044	283,041	49,958	27,614	959	113,900	475,472
11	Aset Lainnya Other Assets	728,916	-	-	-	1,384,843	2,113,759	1,500	-	-	-	2,040,767	2,042,267
	Total	55,172,915	15,018,435	6,479,689	2,299,566	18,765,476	97,736,082	52,290,922	9,430,839	5,324,383	1,187,733	27,461,832	95,695,708

Tabel Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual
Table Net Amount Based on Economic Sector - Bank Only

Dalam Jutaan Rupiah/In Million

30 Juni 2019/30 June 2019												
No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims on Sovereign	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution	Tagihan Kepada Bank Claims on Bank	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	Kredit Pegawai / Pensiunan Employee Loan/Pension	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and retail Portfolio	Tagihan Kepada Korporasi Claims on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Claims	Aset Lainnya Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	10,494	2,435,472	-	-
2	Perikanan Fishery	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Excavation	-	790,209	-	-	-	-	-	-	1,775,974	39,901	-
4	Industri Pengolahan Manufacturing	-	-	-	-	-	-	-	42,396	13,789,274	-	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	708,383	-	-	-	-	-	-	45,253	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-	30,383	53,939	-	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	-	-	-	-	-	-	-	15,936	4,790,190	35,911	-
8	Penyediaan Akomodasi dan Penyediaan Makanan Minum Accommodation and Food Providers	-	-	-	-	-	-	-	144,849	41,226	-	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communication	-	764,569	-	-	-	-	-	45,968	2,124,869	-	-
10	Perantara Keuangan Financial Brokerage	9,623,883	9,418	2,985	13,418,373	-	-	-	-	9,188,182	246,617	220,789
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Leasing and Corporate Services	244	-	-	-	-	-	-	-	1,824,227	-	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	15,226,089	-	-	-	-	-	-	-	-	-	-
13	Jasa Pendidikan Education Services	-	-	-	-	-	-	-	-	755	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health and Social Services	-	-	-	-	-	-	-	-	15,389	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Social Services, Social Culture, Entertainment and Individual Services	-	-	-	-	-	-	-	-	2,846	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga Individual Services for Housing	-	-	-	-	-	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency and Other International Extra Agency	-	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya Other Services	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Activity	-	-	-	-	116,364	-	-	17,112,731	84,167	173,616	-
20	Lainnya Others	-	-	-	344,213	-	-	-	-	547,029	-	1,892,970
Total		24,850,215	2,272,579	2,985	13,762,586	116,364	-	-	17,402,757	36,718,793	496,044	2,113,759

Tabel Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual
Table Net Amount Based on Economic Sector - Bank Only

Dalam Jutaan Rupiah/In Million

30 Juni 2018/30 June 2018												
No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims on Sovereign	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution	Tagihan Kepada Bank Claims on Bank	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	Kredit Pegawai / Pensiunan Employee Loan/Pension	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and retail Portfolio	Tagihan Kepada Korporasi Claims on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Claims	Aset Lainnya Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	10,475	1,717,986	-	-
2	Perikanan Fishery	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Excavation	-	2,512,328	-	-	-	-	-	-	2,318,199	87,137	-
4	Industri Pengolahan Manufacturing	-	-	-	-	-	-	-	27,012	13,573,282	712	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	262,626	-	-	-	-	-	-	713,839	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-	35,832	108,356	-	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	-	-	-	-	-	-	-	33,878	5,922,076	8,753	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food Providers	-	-	-	-	-	-	-	164,819	33,219	-	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communication	-	1,038	-	-	-	-	-	43,010	1,414,032	-	-
10	Perantara Keuangan Financial Brokerage	11,680,213	173,975	-	11,206,227	-	-	-	-	8,989,512	178,345	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Leasing and Corporate Services	465	-	-	-	-	-	-	4	610,600	-	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	13,290,640	-	-	-	-	-	-	-	-	-	-
13	Jasa Pendidikan Education Services	-	-	-	-	-	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health and Social Services	-	-	-	-	-	-	-	-	5,106	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Social Services, Social Culture, Entertainment and Individual Services	-	-	-	-	-	-	-	-	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga Individual Services for Housing	-	-	-	-	-	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency and Other International Extra Agency	-	-	-	-	-	-	-	-	133	-	-
18	Kegiatan yang Belum Jelas Batasannya Other Services	-	-	-	-	-	-	-	-	5,530	-	-
19	Bukan Lapangan Usaha Non Business Activity	-	-	-	-	266,509	-	-	17,286,974	77,715	200,525	-
20	Lainnya Others	-	-	-	190,075	-	-	-	-	502,285	-	2,042,267
	Total	24,971,318	2,949,967	-	11,396,302	266,509	-	-	17,602,004	35,991,870	475,472	2,042,267

Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual
Table - Bank secara Individual Gross Financial Assets and Provision Based on Geography - Bank Only

No.	Keterangan Description	30 Juni 2019/29 June 2019						
		Wilayah/Geography						
		Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Wilayah 4 Zone 4	Wilayah 5 Zone 5	Wilayah 6 Zone 6	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Tagihan Gross Financial Assets	83,689,848	1,336,252	2,045,271	628,245	283,040	242,764	88,225,420
2	Tagihan yang Mengalami Penurunan Nilai (<i>Impaired</i>) Impaired Assests	-	-	-	-	-	-	-
	a. Belum Jatuh Tempo/Current	36,040	-	25,933	-	-	-	61,973
	a. Telah Jatuh Tempo/Past Due	894,907	38,651	55,929	66,666	7,943	5,762	1,069,858
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Individual Impairment Provision	608,706	7,689	25,933	58,764	-	-	701,093
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Portfolio Impairment Provision	438,036	52,112	96,810	17,123	13,069	11,188	628,338
5	Tagihan yang Dihapus Buku Write Off	282,497	126,962	69,817	14,578	11,611	7,761	513,225

Keterangan
 Wilayah 1 : DKI Jakarta dan Sekitarnya
 Wilayah 2 : Surabaya dan Sekitarnya
 Wilayah 3 : Bandung dan Sekitarnya
 Wilayah 4 : Medan dan Sekitarnya
 Wilayah 5 : Semarang dan Sekitarnya
 Wilayah 6 : Bali dan Sekitarnya

Remark
 Zone 1 : DKI Jakarta and Surrounding Areas
 Zone 2 : Surabaya and Surrounding Areas
 Zone 3 : Bandung and Surrounding Areas
 Zone 4 : Medan and Surrounding Areas
 Zone 5 : Semarang and Surrounding Areas
 Zone 6 : Bali and Surrounding Areas

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2018/30 June 2018							
Wilayah/Geography							
Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Wilayah 4 Zone 4	Wilayah 5 Zone 5	Wilayah 6 Zone 6	Total	
(10)	(11)	(12)	(13)	(14)	(15)	(16)	
79,997,637	1,472,742	2,291,653	593,555	322,833	258,317	84,936,737	
-	-	-	-	-	-	-	
330,863	10,674	27,301	-	-	-	368,839	
624,495	126,938	65,131	69,854	9,905	9,369	905,692	
306,512	94,943	27,301	59,114	-	-	487,871	
456,480	63,663	109,611	19,520	15,667	13,571	678,512	
362,084	40,748	79,347	14,102	13,258	9,262	518,802	

Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual
Table Gross Financial Assets and Provision Based on Economic Sector - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2019/30 June 2019							
No.	Sektor Ekonomi Economic Sector	Tagihan Gross Financial Assets	Tagihan yang Mengalami Penurunan Nilai Impaired Asset		Cadangan Kerugian Penurunan Nilai (CKPN) - Individual	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif	Tagihan yang Dihapus Buku
			Belum Jatuh Tempo Current	Telah Jatuh Tempo Past Due	Individual Impairment Provision	Portfolio Impairment Provision	Write-Off
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	2,096,055	-	-	-	1,956	-
2	Perikanan Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Excavation	2,156,774	-	130,570	90,669	4,748	-
4	Industri Pengolahan Manufacturing	13,280,239	-	566,841	536,765	19,719	-
5	Listrik, Gas dan Air Electricity, Gas and Water	676,534	-	-	-	812	-
6	Konstruksi Construction	30,417	-	-	-	43	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	4,313,297	61,973	38,689	61,566	6,419	86,041
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food Providers	175,469	-	-	-	961	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communication	2,791,059	-	-	-	6,712	-
10	Perantara Keuangan Financial Brokerage	31,368,195	-	-	-	12,561	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Leasing and Corporate Services	1,451,958	-	-	-	1,897	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	15,226,088	-	-	-	-	-
13	Jasa Pendidikan Education Services	194	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health and Social Services	8,816	-	-	-	137	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Social Services, Social Culture, Entertainment and Individual Services	962	-	-	-	21	-
16	Jasa Perorangan yang Melayani Rumah Tangga Individual Services for Housing	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency and Other International Extra Agency	141	-	-	-	1	-
18	Kegiatan yang Belum Jelas Batasannya Other Services	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Activity	11,648,277	-	333,758	-	572,351	427,184
20	Lainnya Others	3,000,946	-	-	12,093	-	-
	Total	88,225,420	61,973	1,069,858	701,093	628,338	513,225

Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual
Table Gross Financial Assets and Provision Based on Economic Sector - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2018/30 June 2018							
No.	Sektor Ekonomi Economic Sector	Tagihan Gross Financial Assets	Tagihan yang Mengalami Penurunan Nilai Impaired Asset		Cadangan Kerugian Penurunan Nilai (CKPN) - Individual	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif	Tagihan yang Dihapus Buku
			Belum Jatuh Tempo Current	Telah Jatuh Tempo Past Due	Individual Impairment Provision	Portfolio Impairment Provision	Write-Off
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	1,355,733	-	-	-	2,107	-
2	Perikanan Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Excavation	4,291,958	-	136,518	49,381	5,969	-
4	Industri Pengolahan Manufacturing	12,769,287	10,675	210,841	349,156	16,856	-
5	Listrik, Gas dan Air Electricity, Gas and Water	315,351	-	-	-	2,054	-
6	Konstruksi Construction	79,968	-	43,713	3,369	62	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	5,014,165	358,163	143,418	73,872	14,929	73,517
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food Providers	188,371	-	-	-	1,102	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communication	979,993	-	-	-	3,698	-
10	Perantara Keuangan Financial Brokerage	31,231,540	-	-	-	17,174	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Leasing and Corporate Services	375,418	-	-	-	559	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	13,290,640	-	-	-	-	-
13	Jasa Pendidikan Education Services	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health and Social Services	2,847	-	-	-	66	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Social Services, Social Culture, Entertainment and Individual Services	32	-	-	-	8	-
16	Jasa Perorangan yang Melayani Rumah Tangga Individual Services for Housing	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency and Other International Extra Agency	133	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya Other Services	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Activity	12,295,146	-	371,202	-	613,927	445,284
20	Lainnya Others	2,746,153	-	-	12,093	-	-
	Total	84,936,737	368,838	905,692	487,871	678,512	518,801

Tabel Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual

Table Detail of Impairment Provision Movement - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

No.	Keterangan Description	30 Juni 2019/30 June 2019		31 Desember 2018/31 December 2018	
		CKPN Individual Individual Impairment Provision	CKPN Kolektif Portfolio Impairment Provision	CKPN Individual Individual Impairment Provision	CKPN Kolektif Portfolio Impairment Provision
(1)	(2)	(3)	(4)	(3)	(4)
1	Saldo Awal CKPN	682,692	645,903	353,742	687,150
2	Pembentukan (Pemulihan) CKPN pada Periode Berjalan (Net)				
2.a	Pembentukan CKPN pada Periode Berjalan Charge of Impairment Provision for the Current Year (Net)	113,917	403,271	383,265	851,704
2.b	Pemulihan CKPN pada Periode Berjalan Release of Impairment Provision for the Current Year (Net)	-	-	-	-
3	CKPN yang Digunakan untuk Melakukan Hapus Buku Atas	(86,039)	(427,184)	(73,517)	(883,256)
4	Pembentukan (pemulihan) lainnya pada periode berjalan	(6,358)	3,231	19,201	(9,695)
Saldo Akhir CKPN/Ending Balance of Impairment Provision		704,212	625,221	682,692	645,903

Tabel Pengungkapan Tagihan Bersih Berdasarkan Kategori Portfolio dan Skala Peringkat - Bank secara Individual
Table Net Amount based on Portfolio Category and Rating-Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portfolio Portfolio Category	30 Juni 2019/30 June 2019												Tanpa Peringkat Unrated	Total	
		Tagihan Bersih/Net Amount														
		Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang/Long Term Rating						Peringkat Jangka Pendek/Short Term Rating							
		Standard and Poor's	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	B+ s.d B- B+ to B-	Kurang dari B- Below B-	A-1	A-2	A-3	Kurang dari A-3 Below A-3			
		Fitch Rating	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	B+ s.d B- B+ to B-	Kurang dari B- Below B-	F1+ s.d F1 F1+ to F1	F2	F3	Kurang dari F3 Below F3			
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 to Aa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa3 Baa1 to Baa3	Ba1 s.d Ba3 Ba1 to Ba3	B1 s.d B3 B1 to B3	Kurang dari B3 Below B3	P-1	P-2	P-3	Kurang dari P-3 Below P-3			
PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) to BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) to BB-(idn)	B+(idn) s.d B-(idn) B+(idn) to B-(idn)	Kurang dari B-(idn) Below B-(idn)	F1+(idn) s.d F1(idn) F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Below F3(idn)					
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- idAA+ to idAA-	idA+ s.d idA- idA+ to idA-	idBBB+ s.d idBBB- idBBB+ to idBBB-	idBB+ s.d idBB- idBB+ to idBB-	idB+ s.d idB- idB+ to idB-	Kurang dari idB- Below idB-	idA1	idA2	idA3 s.d idA4 idA3 to idA4	Kurang dari idA4 Below idA4					
(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1	Tagihan Kepada Pemerintah Claims on Sovereign		-	-	-	3,926,277	-	-	-	-	-	-	-	20,923,938	24,850,215	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector		-	-	-	1,586,626	-	-	-	-	-	-	-	685,953	2,272,579	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution		-	-	-	-	-	-	-	-	-	-	-	2,985	2,985	
4	Tagihan Kepada Bank Claims on Bank	920,978	1,548,615	4,544,049	4,652,543	101,620	944	-	-	-	-	-	-	1,993,837	13,762,586	
5	Kredit Beragun Rumah Tinggal Claims Secured by Resedential Property		-	-	-	-	-	-	-	-	-	-	-	116,364	116,364	
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate		-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Kredit Pegawai / Pensiunan Employee Loan/Pension		-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and retail Portfolio		-	-	-	-	-	-	-	-	-	-	-	17,402,757	17,402,757	
9	Tagihan Kepada Korporasi Claims on Corporate	1,016,795	1,160,748	34,891	1,190,829	1,234,759	97,246	-	-	-	-	-	-	31,983,525	36,718,793	
10	Tagihan yang Telah Jatuh Tempo Past Due Claims		-	-	-	-	-	-	-	-	-	-	-	496,044	496,044	
11	Aset Lainnya Other Assets		-	-	-	-	-	-	-	-	-	-	-	2,113,759	2,113,759	
TOTAL			1,937,773	2,709,363	4,578,940	11,356,275	1,336,379	98,190	-	-	-	-	-	75,719,162	97,738,082	

Tabel Pengungkapan Tagihan Bersih Berdasarkan Kategori Portfolio dan Skala Peringkat - Bank secara Individual
Table Net Amount based on Portfolio Category and Rating-Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portfolio Portfolio Category	30 Juni 2018/30 June 2018 Tagihan Bersih/Net Amount												Tanpa Peringkat Unrated	Total
		Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang/Long Term Rating						Peringkat Jangka Pendek/Short Term Rating						
		Standard and Poor's	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	B+ s.d B- B+ to B-	Kurang dari B- Below B-	A-1	A-2	A-3	Kurang dari A-3 Below A-3		
		Fitch Rating	AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	B+ s.d B- B+ to B-	Kurang dari B- Below B-	F1+ s.d F1 F1+ to F1	F2	F3	Kurang dari F3 Below F3		
		Moody's	Aaa	Aa1 s.d Aa3 Aa1 to Aa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa3 Baa1 to Baa3	Ba1 s.d Ba3 Ba1 to Ba3	B1 s.d B3 B1 to B3	Kurang dari B3 Below B3	P-1	P-2	P-3	Kurang dari P-3 Below P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) to BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) to BB-(idn)	B+(idn) s.d B-(idn) B+(idn) to B-(idn)	Kurang dari B-(idn) Below B-(idn)	F1+(idn) s.d F1(idn) F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Below F3(idn)		
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- idAA+ to idAA-	idA+ s.d idA- idA+ to idA-	idBBB+ s.d idBBB- idBBB+ to idBBB-	idBB+ s.d idBB- idBB+ to idBB-	idB+ s.d idB- idB+ to idB-	Kurang dari idB- Below idB-	idA1	idA2	idA3 s.d idA4 idA3 to idA4	Kurang dari idA4 Below idA4				
(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Tagihan Kepada Pemerintah Claims on Sovereign		-	-	-	3,984,774	-	-	-	-	-	-	-	20,986,544	24,971,318
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector		-	-	173,764	2,775,992	-	-	-	-	-	-	-	211	2,949,967
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Bank	582,854	1,020,484	2,303,138	1,104,613	3,878,003	-	1,761	-	-	-	-	-	2,505,449	11,396,302
5	Kredit Beragun Rumah Tinggal Claims Secured by Resedential Property														
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate														
7	Kredit Pegawai / Pensiunan Employee Loan/Pension														
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and retail Portfolio														
9	Tagihan Kepada Korporasi Claims on Corporate	1,488,181	633,772	31,592	852,111	1,395,592	97,995	300,332	-	-	-	-	-	31,192,295	35,991,870
10	Tagihan yang Telah Jatuh Tempo Past Due Claims														
11	Aset Lainnya Other Assets														
TOTAL		2,071,035	1,654,256	2,308,494	8,717,490	5,273,595	97,995	302,093	-	-	-	-	-	54,684,499	75,309,457

Tabel Pengungkapan Resiko Kredit Pihak Lawan : Transaksi Derivatif

Table Counterparty Credit Risk : Derivative Transactions

Dalam Jutaan Rupiah/In Million Rupiah

No.	Variabel yang Mendasari Underlying Financial Instrument	Notional Amount			Tagihan Derivatif Derivative Receivable	Kewajiban Derivatif Derivative Payable	Tagihan Bersih sebelum MRK Net Amount before CRM	MRK (Mitigasi Risiko Kredit) CRM (Credit Risk Mitigation)	Tagihan Bersih setelah MRK Net Amount after CRM
		≤ 1 Tahun ≤ 1 Years	> 1 Tahun - ≤ 5 Tahun > 1 Years - ≤ 5 Years	> 5 Tahun > 5 Years					
30 Juni 2019/30 June 2019									
BANK SECARA INDIVIDUAL Bank Only									
1	Suku Bunga Interest Rate	2,220,492	10,949,030	-	453,932	441,766	1,253,977	-	1,253,977
2	Nilai Tukar Foreign Exchange	39,651,389	4,987,225	-	208,957	133,144	479,085	-	479,085
3	Lainnya Others								
	TOTAL	41,871,881	15,936,255	-	662,889	574,909	1,733,063	-	1,733,063

30 Juni 2018/30 June 2018									
BANK SECARA INDIVIDUAL Bank Only									
1	Suku Bunga Interest Rate	30,146	6,910	-	54,650	671,325	128,388	-	128,388
2	Nilai Tukar Foreign Exchange	530,132	6,910	-	614,502	79,535	1,612,162	-	1,612,162
3	Lainnya Others	-	-	-	-	-	-	-	-
	TOTAL	560,278	13,820	-	669,152	750,860	1,740,550	0	1,740,550

Tabel Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Table Net Amount based on Risk Weight after Credit Risk Mitigation - Bank Only

No.	Kategori Portofolio Portfolio Category	30 Juni 2019 / 30 June 2019											Dalam Jutaan Rupiah/In Million Rupiah	
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Amount after Credit Risk Mitigation											ATMR RWA	Beban Modal Capital Charge
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
A Eksposur Neraca On Balance Sheet														
1	Tagihan Kepada Pemerintah Claims on Sovereign	24,832,176	-	-	-	-	-	-	-	112	-	-	112	11
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-	-	-	-	-	2,240,328	-	-	-	-	1,120,164	110,896
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	569,800	9,487,549	-	-	-	-	2,530,399	-	-	-	-	3,162,710	313,108
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	-	-	116,364	-	-	-	-	-	-	-	-	32,204	3,188
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	61,878	-	-	-	-	-	199,820	11,146,134	-	-	-	8,459,510	837,491
9	Tagihan kepada Korporasi Claims on Corporate	205,282	2,117,717	-	-	-	-	718,395	-	29,711,281	95,444	-	30,637,188	3,033,082
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	56	-	-	-	-	-	-	-	-	485,192	-	727,787	72,051
11	Aset Lainnya Other Assets	439,348	-	-	-	-	-	-	-	1,672,911	1,500	-	1,675,161	165,841
	Total Eksposur Neraca Total on Balance Sheet	26,108,540	11,605,266	116,364	-	-	-	5,688,942	11,146,134	31,384,304	582,136	-	45,814,836	4,535,669
B Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif Off Balance Sheet														
1	Tagihan Kepada Pemerintah Claims on Sovereign	-	-	-	-	-	-	-	-	132	-	-	132	13
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-	-	-	-	-	32,250	-	-	-	-	16,125	1,596
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	2,985	-	-	-	-	1,492	148
4	Tagihan Kepada Bank Claims on Banks	2,119	-	-	-	-	-	195,285	-	-	-	-	97,642	9,667
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	263	-	-	-	-	-	-	5,994,654	-	-	-	4,495,991	445,103
9	Tagihan kepada Korporasi Claims on Corporate	20,356	-	-	-	-	-	64,667	-	3,046,023	1,802	-	3,081,058	305,025
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	-	-	-	-	-	-	-	-	-	10,796	-	16,194	1,603
	Total Eksposur TRA Total Off Balance Sheet	22,738	-	-	-	-	-	295,187	5,994,654	3,046,155	12,598	-	7,708,634	763,155
C Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)														
1	Tagihan Kepada Pemerintah Claims on Sovereign	17,795	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-	-	-	-	-	1	-	-	-	-	1	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	185,318	-	-	-	-	790,965	-	1,151	-	-	433,697	42,936
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	-	-	-	-	-	-	-	8	-	-	-	6	1
6	Tagihan kepada Korporasi Claims on Corporate	-	81,154	-	-	-	-	19,217	-	637,455	-	-	663,294	65,666
	Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk	17,795	266,472	-	-	-	-	810,183	8	638,606	-	-	1,096,998	108,603

Tabel Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Table Net Amount based on Risk Weight after Credit Risk Mitigation - Bank Only

		30 Juni 2018 / 30 June 2018										Dalam Jutaan Rupiah/in Million Rupiah	
No.	Kategori Portofolio Portfolio Category	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Amount after Credit Risk Mitigation										ATMR RWA	Beban Modal Capital Charge
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
A	Eksposur Neraca On Balance Sheet												
1	Tagihan Kepada Pemerintah Claims on Sovereign	24,955,295	-	-			-	-	152	-		152	15
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-				2,686,379	-	-	-		1,343,189	132,976
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-			-
4	Tagihan Kepada Bank Claims on Banks	653,448	5,041,308				2,234,134		2,014,549			4,139,878	409,848
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property			266,509								93,278	9,235
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate												-
7	Kredit Pegawai/Pensiunan Employee Loan/Pension												-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	23,541	-				239,478	11,639,098				8,849,062	876,057
9	Tagihan kepada Korporasi Claims on Corporate	224,461	2,101,083				975,860		27,685,122	366,888		29,143,601	2,885,216
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	399							959	465,641		699,422	69,243
11	Aset Lainnya Other Assets	413,042							1,627,725	1,500		1,629,975	161,368
	Total Eksposur Neraca Total on Balance Sheet	26,270,186	7,142,391	266,509	-	-	6,135,851	11,639,098	31,328,507	834,029	-	45,898,557	4,543,957
B	Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif												
1	Tagihan Kepada Pemerintah Claims on Sovereign								313			313	31
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity		-				263,588					131,794	13,048
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions												-
4	Tagihan Kepada Bank Claims on Banks						34,446					17,223	1,705
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property												-
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate												-
7	Kredit Pegawai/Pensiunan Employee Loan/Pension												-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	404						5,699,461				4,274,596	423,185
9	Tagihan kepada Korporasi Claims on Corporate	18,001	1,089				140,132		4,168,994	3,614		4,244,700	420,225
10	Tagihan yang Telah Jatuh Tempo Past Due Claims									8,472		12,706	1,258
	Total Eksposur TRA Total Off Balance Sheet	18,405	1,089	-	-	-	438,166	5,699,461	4,169,307	12,086	-	8,681,332	859,452
C	Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)												
1	Tagihan Kepada Pemerintah Claims on Sovereign	15,559											-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity												-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions												-
4	Tagihan Kepada Bank Claims on Banks		141,120				741,588		535,710			934,728	92,538
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio							22				17	2
6	Tagihan Kepada Korporasi Claims on Corporate		20,871				799		284,881			289,455	28,656
	Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk	15,559	161,991	-	-	-	742,387	22	820,591	-	-	1,224,200	121,196

Tabel Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual

Table Net Amount and Credit Risk Mitigation Technique - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portofolio Portfolio Category	30 Juni 2019/30 June 2019					
		Tagihan Bersih Net Amount	Bagian Yang Dijamin Secured Exposure				Bagian Yang Tidak Dijamin Unsecured Exposure
			Agunan Cash Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
A	Eksposur Neraca						
	On Balance Sheet						
1	Tagihan Kepada Pemerintah Claims on Sovereign	24,832,288	-	-	-	-	24,832,288
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	2,240,328	-	-	-	-	2,240,328
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	12,587,748	569,800	-	-	-	12,017,948
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	116,364	-	-	-	-	116,364
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	11,407,832	61,878	199,820	-	-	11,146,134
9	Tagihan kepada Korporasi Claims on Corporate	32,848,119	205,282	724,893	-	-	31,917,944
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	485,248	56	-	-	-	485,192
11	Aset Lainnya Other Assets	2,113,759	-	-	-	-	2,113,759
	Total Eksposur Neraca Total on Balance Sheet	86,631,686	837,016	924,713	-	-	84,869,957
B	Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif						
	Commitment and Contingency Liabilities of Off Balance Sheet Transactions						
1	Tagihan Kepada Pemerintah Claims on Sovereign	132	-	-	-	-	132
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	32,250	-	-	-	-	32,250
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	2,985	-	-	-	-	2,985
4	Tagihan Kepada Bank Claims on Banks	197,404	2,119	45,924	-	-	149,361
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	5,994,917	263	-	-	-	5,994,654
9	Tagihan kepada Korporasi Claims on Corporate	3,132,848	20,356	63,823	-	-	3,048,669
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	10,796	-	-	-	-	10,796
	Total Eksposur TRA Total Exposure of Off Balance Sheet	9,371,332	22,738	109,747	-	-	9,238,847
C	Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)						
1	Tagihan Kepada Pemerintah Claims on Sovereign	17,795	-	-	-	-	17,795
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	1	-	-	-	-	1
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	977,434	-	-	-	-	977,434
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	8	-	-	-	-	8
6	Tagihan kepada Korporasi Claims on Corporate	737,826	-	-	-	-	737,826
	Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk	1,733,064	-	-	-	-	1,733,064
	Total (A+B+C)	97,736,082	859,754	1,034,460	-	-	95,841,868

Tabel Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual

Table Net Amount and Credit Risk Mitigation Technique - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portofolio Portfolio Category	30 Juni 2018/30 June 2018					Bagian Yang Tidak Dijamin Unsecured Exposure
		Tagihan Bersih Net Amount	Bagian Yang Dijamin Secured Exposure				
			Agunan Cash Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
A Eksposur Neraca On Balance Sheet							
1	Tagihan Kepada Pemerintah Claims on Sovereign	24,955,447	-	-	-	-	24,955,447
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	2,686,379	-	-	-	-	2,686,379
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	9,943,439	653,448	-	-	-	9,289,991
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	266,509	-	-	-	-	266,509
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	11,902,117	23,541	239,478	-	-	11,639,098
9	Tagihan kepada Korporasi Claims on Corporate	31,353,414	224,461	948,279	-	-	30,180,674
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	466,999	399	-	-	-	466,600
11	Aset Lainnya Other Assets	2,042,267	-	-	-	-	2,042,267
Total Eksposur Neraca Total on Balance Sheet		83,616,571	901,849	1,187,757	-	-	81,526,965
B Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif Commitment and Contingency Liabilities of Off Balance Sheet Transactions							
1	Tagihan Kepada Pemerintah Claims on Sovereign	313	-	-	-	-	313
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	263,588	-	-	-	-	263,588
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	34,446	-	-	-	-	34,446
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	5,699,865	404	-	-	-	5,699,461
9	Tagihan kepada Korporasi Claims on Corporate	4,331,830	18,001	140,521	-	-	4,173,308
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	8,472	2	-	-	-	8,470
Total Eksposur TRA Total Exposure of Off Balance Sheet		10,338,514	18,407	140,521	-	-	10,179,586
C Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)							
1	Tagihan Kepada Pemerintah Claims on Sovereign	15,559	-	-	-	-	15,559
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	1,418,418	-	-	-	-	1,418,418
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	22	-	-	-	-	22
6	Tagihan kepada Korporasi Claims on Corporate	306,551	-	-	-	-	306,551
Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk		1,740,550	-	-	-	-	1,740,549
Total (A+B+C)		95,695,635	920,256	1,328,278	-	-	93,447,100

Perhitungan ATMR Risiko Kredit Pendekatan Standar - Bank secara Individual
Credit RWA Calculation under Standardized Approach - Bank Only

Tabel Pengungkapan Eksposur Aset di Neraca
Table Asset Exposure on Balance Sheet

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portofolio Portfolio Category	30 Juni 2019/30 June 2019			30 Juni 2018/30 June 2018		
		Tagihan Bersih Net Amount	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	Tagihan Bersih Net Amount	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Tagihan Kepada Pemerintah Claims on Sovereign	24,832,288	112	112	24,955,447	152	152
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	2,240,328	1,120,164	1,120,164	2,686,379	1,343,189	1,343,189
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	12,587,748	3,447,610	3,162,710	9,943,439	4,466,602	4,139,878
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	116,364	32,204	32,204	266,509	93,278	93,278
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	11,407,832	8,555,874	8,459,510	11,902,117	8,926,587	8,849,062
9	Tagihan kepada Korporasi Claims on Corporate	32,848,119	31,211,315	30,637,188	31,353,414	29,842,201	29,143,601
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	485,248	727,871	727,787	466,999	700,020	699,422
11	Aset Lainnya Other Assets	2,113,759	1,675,161	1,675,161	2,042,267	-	1,629,975
TOTAL		86,631,686	46,770,311	45,814,836	83,616,571	45,372,029	45,898,557

Perhitungan ATMR Risiko Kredit Pendekatan Standar - Bank secara Individual
Credit RWA Calculation under Standardized Approach - Bank Only

Tabel Pengungkapan Eksposur Kewajiban Komitmen / Kotinjensi pada Transaksi Rekening Administratif
Table Exposure on Commitment/Contingent Liabilities in Administrative Accounts

No.	Kategori Portofolio Portfolio Category	30 Juni 2019/30 June 2019			30 Juni 2018/30 June 2018		
		Tagihan Bersih Net Amount	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	Tagihan Bersih Net Amount	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM
		(3)	(4)	(5)	(3)	(4)	(5)
(1)	(2)						
1	Tagihan Kepada Pemerintah Claims on Sovereign	132	132	132	313	313	313
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	32,250	16,125	16,125	263,588	131,794	131,794
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	2,985	1,492	1,492	-	-	-
4	Tagihan Kepada Bank Claims on Banks	197,404	98,702	97,642	34,446	17,223	17,223
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	5,994,917	4,496,188	4,495,991	5,699,865	4,274,899	4,274,596
9	Tagihan kepada Korporasi Claims on Corporate	3,132,848	3,133,326	3,081,058	4,331,830	4,332,032	4,244,700
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	10,796	16,194	16,194	8,472	12,708	12,706
	TOTAL	9,371,332	7,762,159	7,708,634	10,338,514	8,768,969	8,681,332

Dalam Jutaan Rupiah/In Million Rupiah

Perhitungan ATMR Risiko Kredit Pendekatan Standar - Bank secara Individual
Credit RWA Calculation under Standardized Approach - Bank Only

Tabel Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)
Table Counterparty Credit Risk

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portofolio Portfolio Category	30 Juni 2019/30 June 2019			30 Juni 2018/30 June 2018		
		Tagihan Bersih Net Amount	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	Tagihan Bersih Net Amount	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Tagihan Kepada Pemerintah Claims on Sovereign	17,795	-	-	15,558	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	1	1	1	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	977,434	433,697	433,697	1,418,418	934,728	934,728
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	8	6	6	23	17	17
6	Tagihan kepada Korporasi Claims on Corporate	737,826	663,294	663,294	306,551	289,455	289,455
7	Eksposur Tertimbang dari Credit Valuation Adjustment (CVA) Weighted Exposure from Credit Valuation Adjustment (CVA)	-	-	332,805	-	-	118,001
TOTAL		1,733,064	1,096,998	1,429,803	1,740,550	1,224,200	1,342,201

Perhitungan ATMR Risiko Kredit Pendekatan Standar - Bank secara Individual
Credit RWA Calculation under Standardized Approach - Bank Only

Tabel Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (*Settlement Risk*)
Table Settlement Risk

Dalam Jutaan Rupiah/In Million Rupiah

No.	Jenis Transaksi Transaction Type	30 Juni 2019/30 June 2019			30 Juni 2018/30 June 2018		
		Nilai Eksposur Exposure Value	Faktor Pengurang Modal Reducing Capital Factors	ATMR RWA	Nilai Eksposur Exposure Value	Faktor Pengurang Modal Reducing Capital Factors	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Delivery versus payment	58,822	-	58,822	74	-	352
2	Non-delivery versus payment	-	-	-	-	-	-
TOTAL		58,822	-	58,822	74	-	352

Perhitungan ATMR Risiko Kredit Pendekatan Standar - Bank secara Individual
Credit RWA Calculation under Standardized Approach - Bank Only

Tabel Pengungkapan Total Pengukuran Risiko Kredit
Table Total Credit Risk

Dalam Jutaan Rupiah/In Million Rupiah

	30 Juni 2019/30 June 2019	30 Juni 2018/30 June 2018
TOTAL ATMR RISIKO KREDIT	55,012,095	55,922,443
TOTAL FAKTOR PENGURANG MODAL	-	-

Tabel Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar
Table Market Risk under the Standardized Approach

Dalam Jutaan Rupiah/In Million Rupiah

No.	Jenis Risiko Type of Risk	30 Juni 2019/30 June 2019		30 Juni 2018/30 June 2018	
		Bank Bank		Bank Bank	
		Beban Modal Capital Charge	ATMR RWA	Beban Modal Capital Charge	ATMR RWA
(1)	(2)	(3)	(4)	(3)	(4)
1	Risiko Suku Bunga Interest Rate Risk				
	a. Risiko Spesifik Specific Risk	-	-	-	-
	b. Risiko Umum General Risk	91,157	1,139,463	71,834	897,922
2	Risiko Nilai Tukar Foreign Exchange Risk	93,968	1,174,600	16,295	203,692
3	Risiko Ekuitas *) Equity Risk *)				
4	Risiko Komoditas *) Commodity Risk *)				
5	Risiko Option Option Risk	-	-	-	-
TOTAL		185,125	2,314,063	88,129	1,101,614

Tabel Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual

Table Operational Risk under Basic Indicator Approach - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

No.	Pendekatan / Approach	30 Juni 2019/30 June 2019			30 Juni 2018/30 June 2018		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average of last 3 years)	Beban Modal Capital Charge	ATMR RWA	Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average of last 3 years)	Beban Modal Capital Charge	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Pendekatan Indikator Dasar Basic Indicator Approach	6,968,615	1,045,292	13,066,153	6,733,562	1,010,034	12,625,428
TOTAL		6,968,615	1,045,292	13,066,153	6,733,562	1,010,034	12,625,428

Tabel Pengungkapan Profil Maturitas Rupiah - Bank secara Individual
Table Maturity Profile Rupiah - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2019/30 June 2019							
No.	Rekening Account	Saldo Balance	Jatuh Tempo				
			≤ 1 bulan ≤ 1 months	> 1 bln s.d 3 bln > 1 month s.d 3 months	> 3 bln s.d. 6 bln > 3 months to 6 months	> 6 bln s.d. 12 bln > 6 months to 12 months	> 12 bln > 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I	NERACA						
	On Balance Sheet						
	A	Aset					
		Asset					
	1. Kas Cash	213,661	213,661	-	-	-	-
	2. Penempatan pada Bank Indonesia Placement to BI	3,276,968	131,878	-	-	1,448,728	1,696,362
	3. Penempatan pada bank lain Placement to Other Bank	980,860	980,431	-	-	-	429
	4. Surat Berharga Marketable Securities	12,422,955	409,040	106,481	264,210	2,488,474	9,154,750
	5. Kredit yang diberikan Loans	33,812,140	16,333,139	1,064,088	733,035	507,515	15,174,363
	6. Tagihan lainnya Other Receivables	49,893	35,179	14,714	-	-	-
	7. Lain-lain Others	3,040,858	-	-	-	-	3,040,858
	Total Aset Total Assets	53,797,335	18,103,328	1,185,283	997,245	4,444,717	29,066,762
	B	Kewajiban					
		Liabilities					
	1. Dana Pihak Ketiga Third-party Funds	35,761,826	8,357,779	3,536,033	3,363,543	697,940	19,806,531
	2. Kewajiban pada Bank Indonesia Liabilities to BI	-	-	-	-	-	-
	3. Kewajiban pada bank lain Liabilities to other bank	1,405,201	1,365,201	40,000	-	-	-
	4. Surat Berharga yang Diterbitkan Issued Marketable Securities	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowing	-	-	-	-	-	-
	6. Kewajiban lainnya Other Liabilities	54,665	39,951	14,714	-	-	-
	7. Lain-lain Others	4,492,780	2,292,266	-	-	-	2,200,514
	Total Kewajiban Total Liabilities	41,714,472	12,055,197	3,590,747	3,363,543	697,940	22,007,045
	Selisih Aset dengan Kewajiban dalam Neraca Asset - Liabilities	12,082,863	6,048,131	(2,405,464)	(2,366,298)	3,746,777	7,059,717
II	REKENING ADMINISTRATIF						
	Off Balance Sheet						
	A	Tagihan Rekening Administratif					
		Off Balance Sheet Receivable					
	1. Komitmen Commitment	-	-	-	-	-	-
	2. Kontijensi Contigent	922,405	11,787	53,960	36,500	25,288	794,870
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivable	922,405	11,787	53,960	36,500	25,288	794,870
	B	Kewajiban Rekening Administratif					
		Off Balance Sheet Payable					
	1. Komitmen Commitment	49,453,516	21,892,050	11,892,250	7,834,608	7,834,608	-
	2. Kontijensi Contigent	1,256,140	81,350	160,071	154,716	400,406	459,597
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Payable	50,709,656	21,973,400	12,052,321	7,989,324	8,235,014	459,597
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivable - Off Balance Sheet Payable	(49,787,251)	(21,961,613)	(11,998,361)	(7,952,824)	(8,209,726)	335,273
	Selisih [(IA-IB)+(IIA-IIB)] Difference [(IA-IB)+(IIA-IIB)]	(37,704,388)	(15,913,482)	(14,403,825)	(10,319,122)	(4,462,949)	7,394,990
	Selisih Kumulatif Cumulative Difference	-	(15,913,482)	(30,317,307)	(40,636,429)	(45,099,378)	(37,704,388)

Tabel Pengungkapan Profil Maturitas Rupiah - Bank secara Individual
Table Maturity Profile Rupiah - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2018/30 Juni 2018							
No.	Rekening Account	Saldo Balance	Jatuh Tempo				
			≤ 1 bulan ≤ 1 months	> 1 bln s.d 3 bln > 1 month s.d 3 months	> 3 bln s.d. 6 bln > 3 months to 6 months	> 6 bln s.d. 12 bln > 6 months to 12 months	> 12 bln > 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I	NERACA						
	On Balance Sheet						
	A	Aset					
		Asset					
	1. Kas Cash	237,334	237,334	-	-	-	-
	2. Penempatan pada Bank Indonesia Placement to BI	6,514,344	1,190,395	496,798	856,194	1,639,296	2,331,661
	3. Penempatan pada bank lain Placement to Other Bank	164,204	164,004	-	-	-	200
	4. Surat Berharga Marketable Securities	11,303,327	192,913	505,366	532,936	4,394,874	5,677,238
	5. Kredit yang diberikan Loans	32,370,098	8,311,183	4,241,885	3,244,317	2,047,659	14,525,054
	6. Tagihan lainnya Other Receivables	48,230	14,152	20,682	13,396	-	-
	7. Lain-lain Others	4,509,363	7	-	-	-	4,509,356
	Total Aset Total Assets	55,146,900	10,109,988	5,264,731	4,646,843	8,081,829	27,043,509
	B	Kewajiban					
		Liabilities					
	1. Dana Pihak Ketiga Third-party Funds	36,953,773	9,834,703	4,262,372	3,847,864	590,838	18,417,996
	2. Kewajiban pada Bank Indonesia Liabilities to BI	-	-	-	-	-	-
	3. Kewajiban pada bank lain Liabilities to other bank	3,968,512	2,968,512	-	-	-	1,000,000
	4. Surat Berharga yang Diterbitkan Issued Marketable Securities	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowing	-	-	-	-	-	-
	6. Kewajiban lainnya Other Liabilities	53,213	19,135	20,682	13,396	-	-
	7. Lain-lain Others	4,612,116	1,632,751	-	-	-	2,979,365
	Total Kewajiban Total Liabilities	45,587,614	14,455,101	4,283,054	3,861,260	590,838	22,397,361
	Selisih Aset dengan Kewajiban dalam Neraca Asset - Liabilities	9,559,286	(4,345,113)	981,677	785,583	7,490,991	4,646,148
II	REKENING ADMINISTRATIF						
	Off Balance Sheet						
	A	Tagihan Rekening Administratif					
		Off Balance Sheet Receivable					
	1. Komitmen Commitment	-	-	-	-	-	-
	2. Kontijensi Contigent	511,530	425	-	45,535	190	465,380
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivable	511,530	425	-	45,535	190	465,380
	B	Kewajiban Rekening Administratif					
		Off Balance Sheet Payable					
	1. Komitmen Commitment	46,976,179	20,820,028	11,317,442	7,420,530	7,418,179	-
	2. Kontijensi Contigent	1,088,321	39,793	88,282	338,593	354,711	266,942
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Payable	48,064,500	20,859,821	11,405,724	7,759,123	7,772,890	266,942
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivable - Off Balance Sheet Payable	(47,552,970)	(20,859,396)	(11,405,724)	(7,713,588)	(7,772,700)	198,438
	Selisih [(IA-IB)+(IIA-IIB)] Difference [(IA-IB)+(IIA-IIB)]	(37,993,684)	(25,204,509)	(10,424,047)	(6,928,005)	(281,709)	4,844,586
	Selisih Kumulatif Cummulative Difference	-	(25,204,509)	(35,628,556)	(42,556,561)	(42,838,270)	(37,993,684)

Tabel Pengungkapan Profil Maturitas Valas - Bank secara Individual
Table Maturity Profile Foreign Currency - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2019/30 June 2019							
No.	Rekening Account	Saldo Balance	Jatuh Tempo				
			≤ 1 bulan ≤ 1 months	> 1 bln s.d 3 bln > 1 month s.d 3 months	> 3 bln s.d. 6 bln > 3 months to 6 months	> 6 bln s.d. 12 bln > 6 months to 12 months	> 12 bln > 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I							
NERACA							
On Balance Sheet							
A Aset							
Asset							
	1. Kas Cash	225,687	225,687	-	-	-	-
	2. Penempatan pada Bank Indonesia Placement to BI	6,329,120	4,864,197	-	-	-	1,464,923
	3. Penempatan pada bank lain Placement to Other Bank	4,443,791	3,878,479	-	-	-	565,312
	4. Surat Berharga Marketable Securities	4,198,142	26,164	27,280	267,292	1,868,164	2,009,241
	5. Kredit yang diberikan Loans	13,253,446	9,554,541	873,701	17,928	13,011	2,794,264
	6. Tagihan lainnya Other Receivables	811,554	140,244	337,266	29,032	23,494	281,519
	7. Lain-lain Others	4,284,390	3,688,563	15,018	13,280	18,493	549,037
	Total Aset Total Assets	33,546,130	22,377,875	1,253,265	327,532	1,923,162	7,664,296
B Kewajiban							
Liabilities							
	1. Dana Pihak Ketiga Third-party Funds	22,234,523	5,292,585	501,597	281,519	254,210	15,904,612
	2. Kewajiban pada Bank Indonesia Liabilities to BI	-	-	-	-	-	-
	3. Kewajiban pada bank lain Liabilities to other bank	471,449	469,259	-	2,119	-	71
	4. Surat Berharga yang Diterbitkan Issued Marketable Securities	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowing	-	-	-	-	-	-
	6. Kewajiban lainnya Other Liabilities	731,550	213,523	399,441	85,768	16,939	15,879
	7. Lain-lain Others	10,416,912	3,391	2,833,086	1,229	607	7,578,598
	Total Kewajiban Total Liabilities	33,854,435	5,978,758	3,734,124	370,635	271,757	23,499,161
	Selisih Aset dengan Kewajiban dalam Neraca Asset - Liabilities	(308,304)	16,399,117	(2,480,860)	(43,103)	1,651,406	(15,834,865)
II							
REKENING ADMINISTRATIF							
Off Balance Sheet							
A Tagihan Rekening Administratif							
Off Balance Sheet Receivable							
	1. Komitmen Commitment	5,975,565	4,132,096	1,646,857	147,618	48,994	-
	2. Kontijensi Contigent	1,836,985	310,084	669,276	132,629	634,650	90,345
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivable	7,812,550	4,442,180	2,316,133	280,247	683,644	90,345
B Kewajiban Rekening Administratif							
Off Balance Sheet Payable							
	1. Komitmen Commitment	33,369,932	15,539,374	8,294,029	4,854,633	4,681,896	-
	2. Kontijensi Contigent	1,281,689	397,505	82,392	52,710	328,535	420,547
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Payable	34,651,621	15,936,880	8,376,421	4,907,343	5,010,431	420,547
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivable - Off Balance Sheet Payable	(26,839,071)	(11,494,699)	(6,060,288)	(4,627,095)	(4,326,787)	(330,202)
	Selisih [(IA-IB)+(IIA-IIB)] Difference [(IA-IB)+(IIA-IIB)]	(27,147,376)	4,904,418	(8,541,147)	(4,670,198)	(2,675,381)	(16,165,067)
	Selisih Kumulatif Cumulative Difference	-	4,904,418	(3,636,729)	(8,306,928)	(10,982,309)	(27,147,376)

Tabel Pengungkapan Profil Maturitas Valas - Bank secara Individual
Table Maturity Profile Foreign Currency - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2018/30 Juni 2018							
No.	Rekening Account	Saldo Balance	Jatuh Tempo				
			≤ 1 bulan ≤ 1 months	> 1 bln s.d 3 bln > 1 month s.d 3 months	> 3 bln s.d. 6 bln > 3 months to 6 months	> 6 bln s.d. 12 bln > 6 months to 12 months	> 12 bln > 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I							
NERACA							
On Balance Sheet							
A Aset							
Asset							
	1. Kas Cash	175,714	175,714	-	-	-	-
	2. Penempatan pada Bank Indonesia Placement to BI	4,270,340	2,454,127	-	-	-	1,816,213
	3. Penempatan pada bank lain Placement to Other Bank	4,576,271	3,858,954	-	-	716,500	817
	4. Surat Berharga Marketable Securities	4,569,265	341,957	221,986	150,752	1,769,827	2,084,743
	5. Kredit yang diberikan Loans	14,241,770	5,194,410	3,286,743	1,412,537	716,657	3,631,423
	6. Tagihan lainnya Other Receivables	684,372	224,322	228,979	134,659	47,432	48,980
	7. Lain-lain Others	1,658,047	1,032,170	57	1,290	9,816	614,714
	Total Aset Total Assets	30,175,779	13,281,654	3,737,765	1,699,238	3,260,232	8,196,890
B Kewajiban							
Liabilities							
	1. Dana Pihak Ketiga Third-party Funds	21,307,349	4,555,679	622,982	319,244	99,436	15,710,008
	2. Kewajiban pada Bank Indonesia Liabilities to BI	-	-	-	-	-	-
	3. Kewajiban pada bank lain Liabilities to other bank	162,445	162,373	-	-	-	72
	4. Surat Berharga yang Diterbitkan Issued Marketable Securities	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowing	-	-	-	-	-	-
	6. Kewajiban lainnya Other Liabilities	622,724	200,563	182,879	55,772	84,518	98,992
	7. Lain-lain Others	8,405,541	468,814	64,456	38,748	37,430	7,796,093
	Total Kewajiban Total Liabilities	30,498,059	5,387,429	870,317	413,764	221,384	23,605,165
	Selisih Aset dengan Kewajiban dalam Neraca Asset - Liabilities	(322,280)	7,894,225	2,867,448	1,285,474	3,038,848	(15,408,275)
II							
REKENING ADMINISTRATIF							
Off Balance Sheet							
A Tagihan Rekening Administratif							
Off Balance Sheet Receivable							
	1. Komitmen Commitment	6,201,007	3,722,834	1,124,489	1,330,641	23,043	-
	2. Kontijensi Contigent	3,059,914	218,690	804,486	70,145	504,187	1,462,405
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivable	9,260,920	3,941,524	1,928,975	1,400,786	527,230	1,462,405
B Kewajiban Rekening Administratif							
Off Balance Sheet Payable							
	1. Komitmen Commitment	33,790,326	15,453,472	9,467,401	4,693,763	4,175,690	-
	2. Kontijensi Contigent	2,270,674	116,417	256,378	212,872	1,211,759	473,248
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Payable	36,061,000	15,569,889	9,723,779	4,906,635	5,387,449	473,248
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivable - Off Balance Sheet Payable	(26,800,080)	(11,628,365)	(7,794,805)	(3,505,849)	(4,860,219)	989,157
	Selisih [(IA-IB)+(IIA-IIB)] Difference [(IA-IB)+(IIA-IIB)]	(27,122,360)	(3,734,140)	(4,927,356)	(2,220,375)	(1,821,371)	(14,419,118)
	Selisih Kumulatif Cumulative Difference	-	(3,734,140)	(8,661,496)	(10,881,871)	(12,703,242)	(27,122,360)

Tabel Pengungkapan Nilai *Liquidity Coverage Ratio* (LCR)

Table Liquidity Coverage Ratio (LCR)

Nilai LCR (%) LCR (%)				
	Triwulan 1 Quarter 1	Triwulan II Quarter II	Triwulan III Quarter III	Triwulan IV Quarter IV
(1)	(2)	(3)	(4)	(5)
Bank Secara Individu Bank Only	249.99%	218.76%		

QUANTITATIVE DISCLOSURE

Interest Rate Exposures in Accrual book

Interest Rate Exposure (IRE) measures the potential pre-tax impact on Net Interest Margin over a specified reporting period, for accrual positions, due to defined shifts in appropriate interest rates. Net Interest Margin ("NIM") is the difference between the yield earned on the accrual portfolio assets (including customer loans) and the rate paid on the liabilities (including customer deposits or company borrowings). NIM is affected by changes in the level of interest rates..

Citibank Indonesia uses a 12-Month Interest Rate Exposures (12M IRE) ,i.e., the un-discounted impact on the next 12-months' accounting earnings from shift of interest rates.

Below is the 12M IRE for position as of 30th of June 2019 :

Unit : US\$K

CCY	Scenario	12M IRE	Limit	%
IDR	+ 100 bps	(7,526)	(15,000)	59%
JPY	+ 100 bps	0	(500)	0%
USD	+ 100 bps	(207)	(4,000)	7%
IDR	- 100 bps	7,526	(15,000)	59%
JPY	- 100 bps	0	(500)	0%
USD	- 100 bps	38	(4,000)	5%

12M IRE of IDR for -\$7,526k is the estimated undiscounted accounting loss in the next 12 months if the interest rate goes up by 100bps. Vice versa, in case of the market rate goes down by -100bps, then the estimated undiscounted accounting gain would be +\$7,526k in the next 12 months.

As required in SEOJK No.12 / POJK.03 / 2018 on the implementation of IRRBB, we calculates the stress test on EVE (Economic value of Equity) and NII (Net interest income) methodology in quarterly basis. Below is EVE and NII calculation as of 30th of June 2019:

IRRBB Calculation Result		
Bank Name	: Citibank Indonesia	
Reporting date	: June / 2019	
In USD MM (USD = 14,127.5)	Delta EVE	Delta NII
Shock Scenarios	Position	Position
Parallel Up (400 bps)	(83)	(30)
Parallel Down (400 bps)	84	30
Steeper	(17)	
Flattener	(2)	
Short rate up	(37)	
Short rate down	38	
Negative Max value (absolute)	83	30
Tier 1 capital (for Delta EVE) /		
Projected Income (for Delta NII)	1,186	305
Worst result divided with Tier 1 capital (for EVE) and Projected income (For NII)	6.95%	9.97%

Interest Rate Exposures dari buku Akrual

Interest Rate Exposure (IRE) mengukur potensi dampak Net Interest Margin (NIM) sebelum pajak dari periode pelaporan tertentu, untuk posisi akrual, yang disebabkan oleh pergeseran suku bunga tertentu. NIM adalah perbedaan antara suku bunga penghasilan dari kelompok aset yang bersifat akrual (termasuk pinjaman ke nasabah) dan suku bunga bayar dari kewajiban (termasuk deposito dari nasabah perorangan maupun badan usaha).

Citibank Indonesia menggunakan 12-Month Interest Rate Exposure, yaitu dampak dari pendapatan dalam akuntansi sebelum discount dari pergeseran suku bunga tertentu untuk 12 bulan ke depan.

Berikut ini adalah laporan 12M IRE untuk posisi per tanggal 30 Juni 2019.

Satuan: Jutaan Rupiah

Kurs USD/IDR 14,127.5

CCY	Scenario	12M IRE	Limit	%
IDR	+ 100 bps	(106,322)	(211,913)	50%
JPY	+ 100 bps	0	(7,064)	0%
USD	+ 100 bps	(2,927)	(56,510)	5%
IDR	- 100 bps	106,322	(211,913)	50%
JPY	- 100 bps	0	(7,064)	0%
USD	- 100 bps	544	(56,510)	1%

12M IRE dari IDR sebesar -IDR 106,322 juta adalah perkiraan nilai kerugian dari akuntansi sebelum discount untuk 12 bulan ke depan jika suku bunga di pasar naik sebesar +100bps. Sebaliknya, dalam hal suku bunga di pasar turun sebesar -100bps, maka perkiraan keuntungan akuntansi sebelum discount adalah +IDR 106,322 juta untuk 12 bulan ke depan.

Sebagaimana ditentukan dalam SEOJK No.12 / POJK.03 / 2018 tentang penerapan IRRBB, kami menghitung stress test pada metodologi EVE (Nilai ekonomi Ekuitas) dan NII (Pendapatan bunga bersih) secara triwulanan. Di bawah ini adalah perhitungan EVE dan NII pada 30 Juni 2019:

Laporan Hasil Perhitungan IRRBB		
Nama Bank	: Citibank Indonesia	
Posisi Laporan	: June / 2019	
Dalam Juta Rupiah	Delta EVE	Delta NII
Skenario Shock	Posisi Laporan	Posisi Laporan
Parallel Up (400 bps)	(1,165,595)	(430,295)
Parallel Down (400 bps)	1,179,846	430,295
Steeper	(243,154)	
Flattener	(22,217)	
Short rate up	(519,495)	
Short rate down	535,605	
Nilai Maksimum Negatif (absolut)	1,165,595	430,295
Modal Tier 1 (untuk Delta EVE) atau		
Projected Income (untuk Delta NII)	16,759,988	4,314,950
Nilai Maksimum dibagi Modal Tier 1 (untuk Delta EVE) atay Projected Income (untuk Delta NII)	6.95%	9.97%

Trading Portfolio

VAR estimates, at a 99% confidence level, the potential decline in the value (loss) of a position or a portfolio under normal market conditions assuming a one-day holding period.

Trading VAR position as of 30th of June 2019 based on market factor:

Market Factor	VAR (USD 'K)
FX Spot	229
FX Vega	0
IR Delta	712
IR Vega	0
CRDL	5
Total	594

Potential loss from Trading position as of 30th of June 2019 is -\$594k which contributed from FX spot (\$229k) and Interest rate position (\$712k).

Kelompok Trading

VAR adalah metode perhitungan potensi penurunan nilai (kerugian) dari suatu posisi berdasarkan tingkat kepercayaan 99% dalam kondisi normal dengan asumsi holding period satu hari.

Posisi VAR untuk kelompok *Trading* pada tanggal 30 Juni 2019 berdasarkan *market factor* :

Satuan: Jutaan Rupiah Kurs USD/IDR 14,127.5

Market Factor	VAR (IDR jutaan)
FX Spot	3,231
FX Vega	0
IR Delta	10,052
IR Vega	0
CRDL	75
Total	8,397

Potensi kerugian dari posisi Trading per tanggal 30 Juni 2019 adalah IDR 8,397 juta (atau IDR 8.4 milyar) yang dihasilkan dari FX spot (IDR 3231 juta) dan posisi Interest Rate (-IDR 10052 juta).