

TABEL PENGUNGKAPAN KUANTITATIF STRUKTUR PERMODALAN BANK ASING
TABLE QUANTITATIVE DISCLOSURE CAPITAL STRUCTURE FOREIGN BANK

Dalam Jutaan Rupiah/in Million Rupiah

Komponen Modal Capital Component		30 Juni/June 2020	30 Juni/June 2019
(2)		(3)	(3)
1	Dana Usaha Operating Funds		
1	Dana Usaha Operating Funds	7,127,500	7,063,750
2	Modal Disetor Paid in capital	141,760	141,760
2	Laba (Rugi) Tahun-Tahun Lalu yang Dapat Diperhitungkan Unremitted Profit From Prior Years	8,654,036	8,356,365
3	Laba (Rugi) Tahun-Tahun Berjalan yang Dapat Diperhitungkan Current Year Net Income	1,356,659	1,644,990
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	65,836	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)	523,588	531,487
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	-	-
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)
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 Tangguhan Deferred Tax Assets	(261,675)	(71,829)
8.6	Goodwill Goodwill	-	-
8.7	Seluruh Aset tak Berwujud Lainnya Other Intangible Asset	(9,144)	(21,596)
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		17,598,560	17,291,475
		30 Juni/June 2020	30 Juni/June 2019
ASET TERTIMBANG MENURUT RISIKO (ATMR) RISK WEIGHTED ASSET (RWA)			
Rasio KPMM (%) CAR Ratio (%)		26.01%	24.56%
ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT RISK WEIGHTED ASSET - CREDIT RISK		52,675,925	55,012,094
Dana Usaha Untuk Buffer (%) Buffer (%)		9.13%	8.12%
ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR RISK WEIGHTED ASSET - MARKET RISK		1,729,371	2,314,063
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		13,259,636	13,066,153
Capital Conservation Buffer (%)		2.500%	2.500%
TOTAL ATMR TOTAL RWA		67,664,932	69,649,485
Countercyclical Buffer (%)		0.00%	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 Portfolio Portfolio Category	30 Juni/June 2020							30 Juni/June 2019							
		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	30,400,285	-	-	-	-	-	30,400,285	24,850,215	-	-	-	-	-	-	24,850,215
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector	3,038,214	-	-	-	-	-	3,038,214	2,272,579	-	-	-	-	-	-	2,272,579
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution	3,006	-	-	-	-	-	3,006	2,985	-	-	-	-	-	-	2,985
4	Tagihan Kepada Bank Claims on Bank	7,286,628	25,900	15,625	-	-	-	7,328,154	13,720,099	40,011	2,475	-	-	-	-	13,762,586
5	Kredit Beragun Rumah Tinggal Claims Secured by Resedential Property	91,865	-	-	-	-	-	91,865	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	10,656,512	1,227,293	2,427,749	510,978	329,506	248,621	15,400,659	11,901,467	1,430,269	2,794,410	590,537	380,025	306,050	17,402,757	
9	Tagihan Kepada Korporasi Claims on Corporate	36,973,439	254,929	16,480	148,454	-	-	37,393,302	36,154,191	320,155	65,574	169,027	9,585	261	36,718,793	
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	586,794	6,585	10,691	2,418	1,882	1,892	610,262	438,859	14,344	31,228	4,390	3,975	3,248	496,044	
11	Aset Lainnya Other Assets	2,291,454	30,865	23,991	15,921	16,522	15,484	2,394,237	1,992,435	30,341	26,557	20,948	18,097	25,381	2,113,759	
	Total	91,328,197	1,545,573	2,494,535	677,771	347,911	265,997	96,659,984	91,449,194	1,835,120	2,920,245	784,901	411,681	334,941	97,736,082	

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 101
 Zone 2 : Surabaya and Surrounding Areas 102
 Zone 3 : Bandung and Surrounding Areas 103
 Zone 4 : Medan and Surrounding Areas 104
 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 Portofolio Portfolio Category	30 Juni/June 2020						30 Juni/June 2019					
		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	18,808,832	7,954,948	3,636,505	-	-	30,400,285	14,277,333	6,865,924	2,204,007	1,502,951	-	24,850,215
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector	1,926,957	661,809	-	449,448	-	3,038,214	542,281	1,730,298	-	-	-	2,272,579
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution	3,006	-	-	-	-	3,006	2,985	-	-	-	-	2,985
4	Tagihan Kepada Bank Claims on Bank	5,880,995	1,130,613	20,229	-	296,317	7,328,154	12,120,132	1,262,648	33,557	-	346,249	13,762,586
5	Kredit Beragun Rumah Tinggal Claims Secured by Resedential Property	85	157	4,354	87,269	-	91,865	136	699	4,516	111,012	-	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	195,636	94,358	35,072	86,118	14,989,475	15,400,659	311,037	106,887	36,107	81,022	16,867,704	17,402,757
9	Tagihan Kepada Korporasi Claims on Corporate	29,128,288	4,509,817	3,151,222	600,402	3,573	37,393,302	26,862,270	5,015,878	4,190,445	604,484	45,716	36,718,793
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	540,108	4,197	1,000	60	64,897	610,262	327,825	36,101	11,057	97	120,964	496,044
11	Aset Lainnya Other Assets	624,735	-	-	-	1,769,502	2,394,237	728,916	-	-	-	1,384,843	2,113,759
	Total	57,108,642	14,355,899	6,848,382	1,223,297	17,123,764	96,659,884	55,172,915	15,018,435	6,479,689	2,299,566	18,765,476	97,736,082

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/June 2020												
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 Resedential 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	-	-	-	-	-	-	-	10,782	2,961,537	-	-
2	Perikanan Fishery	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Excavation	-	2,135,183	-	3,165	-	-	-	-	1,714,745	6,902	-
4	Industri Pengolahan Manufacturing	-	449,448	-	-	-	-	-	69,666	16,026,265	30,078	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	178,131	-	-	-	-	-	-	102,684	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-	32,157	24,888	-	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	-	-	-	-	-	-	-	15,942	4,380,250	5,691	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food Providers	-	-	-	-	-	-	-	4,094	19,152	-	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communication	-	255,063	-	-	-	-	-	44,130	2,969,567	-	-
10	Perantara Keuangan Financial Brokerage	11,197,079	20,389	3,006	7,043,137	-	-	-	-	7,942,330	496,606	2
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Leasing and Corporate Services	173	-	-	-	-	-	-	-	666,396	-	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	19,203,033	-	-	-	-	-	-	-	-	0	-
13	Jasa Pendidikan Education Services	-	-	-	-	-	-	-	-	3,725	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health and Social Services	-	-	-	-	-	-	-	-	7,849	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Social Services, Social Culture, Entertainment and Individual Services	-	-	-	-	-	-	-	-	251,555	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga Individual Services for Housing	-	-	-	-	-	-	-	-	152	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency and Other International Extra Agency	-	-	-	-	-	-	-	-	(226)	-	-
18	Kegiatan yang Belum Jelas Batasannya Other Services	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Activity	-	-	-	-	91,865	-	-	15,223,889	45,015	70,985	-
20	Lainnya Others	-	-	-	281,851	-	-	-	-	277,419	-	2,394,235
Total		30,400,285	3,038,214	3,006	7,328,154	91,865	-	-	15,400,659	37,393,302	610,262	2,394,237

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/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	-	790,208	-	-	-	-	-	-	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 Makan 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	246,616	220,789
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Leasing and Corporate Services	243	-	-	-	-	-	-	-	1,824,227	-	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	15,226,088	-	-	-	-	-	-	-	-	0	-
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	-	-	-	-	547,028	-	1,892,971
	Total	24,850,214	2,272,577	2,985	13,762,586	116,364	-	-	17,402,758	36,718,793	496,044	2,113,760

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

Dalam Jutaan Rupiah/in Million Rupiah

No.	Keterangan Description	30 Juni/June 2020						
		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	84,663,226	1,135,130	1,714,893	546,748	241,957	198,781	88,500,734
2	Tagihan yang Mengalami Penurunan Nilai(<i>impaired</i>) Impaired Assets	-	-	-	-	-	-	
	a. Belum Jatuh Tempo/Current	-	-	-	-	-	-	0
	a. Telah Jatuh Tempo/Past Due	959,140	48,405	57,802	72,750	9,750	10,346	1,158,192
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Individual Impairment Provision	1,253,452	93,617	125,681	86,553	20,526	25,109	1,604,938
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Portfolio Impairment Provision	357,711	37,460	71,516	16,061	9,887	7,273	499,908
5	Tagihan yang Dihapus Buku Write Off	316,354	32,358	56,723	13,806	8,622	5,847	433,711

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

30 Juni/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	
(10)	(11)	(12)	(13)	(14)	(15)	(16)	
83,689,848	1,336,252	2,045,271	628,245	283,040	242,764	88,225,420	
-	-	-	-	-	-	-	
36,040	-	25,933	-	-	-	61,973	
894,907	38,651	55,929	66,666	7,943	5,762	1,069,858	
608,706	7,689	25,933	58,764	-	-	701,093	
438,036	52,112	96,810	17,123	13,069	11,188	628,338	
282,497	126,962	69,817	14,578	11,611	7,761	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/June 2020							
No.	Sektor Ekonomi Economic Sector	Tagihan Gross Financial Assets	Tagihan yang Mengalami Penurunan Nilai Impaired Asset		Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Individual Impairment Provision	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Portfolio Impairment Provision	Tagihan yang Dihapus Buku Write-Off
			Belum Jatuh Tempo Current	Telah Jatuh Tempo Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	2,775,968	-	-	5	529	-
2	Perikanan Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Excavation	3,501,669	-	71,369	64,527	3,565	-
4	Industri Pengolahan Manufacturing	16,221,603	-	565,434	536,307	15,576	-
5	Listrik, Gas dan Air Electricity, Gas and Water	196,950	-	-	-	72	-
6	Konstruksi Construction	47,779	-	-	-	122	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	4,295,581	-	111,121	105,555	5,660	38,913
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food Providers	16,059	-	-	50	0	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communication	3,104,643	-	-	5,881	3,163	-
10	Perantara Keuangan Financial Brokerage	25,332,331	-	-	90	12,524	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Leasing and Corporate Services	475,938	-	-	57	513	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	19,203,033	-	-	-	-	-
13	Jasa Pendidikan Education Services	3,143	-	-	-	6	-
14	Jasa Kesehatan dan Kegiatan Sosial Health and Social Services	2,689	-	-	-	12	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Social Services, Social Culture, Entertainment and Individual Services	182,827	-	-	136	919	-
16	Jasa Perorangan yang Melayani Rumah Tangga Individual Services for Housing	152	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency and Other International Extra Agency	(226)	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya Other Services	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Activity	10,175,603	-	410,268	880,238	457,247	394,798
20	Lainnya Others	2,964,993	-	-	12,093	-	-
	Total	88,500,734	0	1,158,192	1,604,938	499,908	433,711

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/June 2019							
No.	Sektor Ekonomi Economic Sector	Tagihan Gross Financial Assets	Tagihan yang Mengalami Penurunan Nilai Impaired Asset		Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Individual Impairment Provision	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Portfolio Impairment Provision	Tagihan yang Dihapus Buku Write-Off
			Belum Jatuh Tempo Current	Telah Jatuh Tempo Past Due			
(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 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/June 2020		30 Juni/June 2019	
		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	732,106	603,435	682,692	645,903
2	Pembentukan (Pemulihan) CKPN pada Periode Berjalan (Net)	-	-	-	-
	2.a Pembentukan CKPN pada Periode Berjalan Charge of Impairment Provision for the Current Year (Net)	1,248,197	(89,829)	110,798	406,388
	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	(394,798)	-	(86,039)	(427,184)
4	Pembentukan (pemulihan) lainnya pada periode berjalan	19,433	(13,698)	(6,358)	3,231
Saldo Akhir CKPN/Ending Balance of Impairment Provision		1,604,938	499,908	701,093	628,338

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/June 2020 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	A1+ s.d A3 A1+ to A3	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 (idr)	A++(idr) s.d AA-(idr) AA+(idr) to AA-(idr)	A+(idr) s.d A-(idr) A+(idr) to A-(idr)	BBB+(idr) s.d BBB-(idr) BBB+(idr) to BBB-(idr)	BB+(idr) s.d BB-(idr) BB+(idr) to BB-(idr)	B+(idr) s.d B-(idr) B+(idr) to B-(idr)	Kurang dari B (idr) Below B (idr)	F1+(idr) s.d F3-(idr) F1+(idr) to F3-(idr)	F2(idr)	F3(idr)	Kurang dari F3(idr) Below F3(idr)		
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		-	-	-	4,313,611	-	-	-	-	-	-	-	26,086,674	30,400,285
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector		254,663	449,448	-	2,135,183	-	-	-	-	-	-	-	198,920	3,038,214
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution		-	-	-	-	-	-	-	-	-	-	-	3,006	3,006
4	Tagihan Kepada Bank Claims on Bank		61,275	2,237,272	1,490,889	2,257,197	1,483	957	-	-	-	-	-	1,279,082	7,328,154
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property		-	-	-	-	-	-	-	-	-	-	-	91,865	91,865
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		-	-	-	-	-	-	-	-	-	-	-	15,400,659	15,400,659
9	Tagihan Kepada Korporasi Claims on Corporate		2,180,815	542,480	148,739	1,411,579	1,723,391	97,153	-	-	-	-	-	31,289,144	37,393,302
10	Tagihan yang Telah Jatuh Tempo Past Due Claims		221,641	-	-	-	-	-	-	-	-	-	-	358,740	610,262
11	Aset Lainnya Other Assets		-	-	-	-	-	-	-	-	-	-	-	2,354,528	2,354,528
TOTAL			2,718,394	3,229,200	1,639,628	10,117,570	1,724,874	98,110	-	-	-	-	-	77,062,618	96,659,984

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/June 2019												Tanga 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	A1 s.d A3 A1 to A3	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 (idr)	A++(idr) s.d AA-(idr) AA+(idr) to AA-(idr)	A+(idr) s.d A-(idr) A+(idr) to A-(idr)	BBB+(idr) s.d BBB-(idr) BBB+(idr) to BBB-(idr)	BB+(idr) s.d BB-(idr) BB+(idr) to BB-(idr)	B+(idr) s.d B-(idr) B+(idr) to B-(idr)	Kurang dari B (idr) Below B (idr)	F1+(idr) s.d F3-(idr) F1+(idr) to F3-(idr)	F2(idr)	F3(idr)	Kurang dari F3(idr) Below F3(idr)					
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 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		-	-	-	-	-	-	-	-	-	-	-	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	97,736,082	

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/June 2020									
BANK SECARA INDIVIDUAL Bank Only									
1	Suku Bunga Interest Rate	1,990,176	10,419,960	-	677,660	560,453	1,733,358	-	1,733,358
2	Nilai Tukar Foreign Exchange	50,985,918	4,371,780	-	208,214	110,311	446,034	-	446,034
3	Lainnya Others								
	TOTAL	52,976,094	14,791,740	-	885,874	670,764	2,179,392	-	2,179,392
30 Juni/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	0	1,733,063

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

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portofolio Portfolio Category	30 Juni/June 2020											ATMR RWA	Beban Modal Capital Charge
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Amount after Credit Risk Mitigation												
		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	30,307,122	-	-	-	-	-	-	22	-	-	-	22	2
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	-	704,111	-	-	-	-	2,333,703	-	-	-	-	1,307,673	130,637
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	27	-	-	-	-	14	1
4	Tagihan Kepada Bank Claims on Banks	573,353	4,043,698	-	-	-	-	1,470,908	-	-	-	-	1,544,194	154,265
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	-	-	91,865	-	-	-	-	-	-	-	-	24,846	2,482
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	56,969	-	-	-	-	-	70,373	9,229,821	-	-	-	6,957,552	695,059
9	Tagihan kepada Korporasi Claims on Corporate	174,246	2,672,942	-	-	-	-	956,772	-	30,322,994	95,717	-	31,479,544	3,144,806
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	86	-	-	-	-	-	-	-	-	601,925	-	902,888	90,199
11	Aset Lainnya Other Assets	367,378	-	-	-	-	-	-	-	2,025,359	1,500	-	2,027,609	202,558
	Total Eksposur Neraca Total on Balance Sheet	31,479,154	7,420,751	91,865	-	-	-	4,831,783	9,229,821	32,348,375	699,142	-	44,244,342	4,420,010
B														
Eksposur Kewajiban Komitmen/Kantinjensi pd Transaksi Rekening Administratif														
Off Balance Sheet														
1	Tagihan Kepada Pemerintah Claims on Sovereign	-	-	-	-	-	-	-	151	-	-	-	151	15
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-	-	-	-	-	400	-	-	-	-	200	20
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	2,979	-	-	-	-	1,490	149
4	Tagihan Kepada Bank Claims on Banks	2,138	4,803	-	-	-	-	145,269	-	-	-	-	73,595	7,352
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	-	-	-	-	-	-	6,043,487	-	-	-	4,532,615	452,808
9	Tagihan kepada Korporasi Claims on Corporate	26,270	914	-	-	-	-	35,275	-	2,108,324	1,435	-	2,128,298	212,617
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	-	-	-	-	-	-	-	-	-	8,251	-	12,376	1,236
	Total Eksposur TRA Total Off Balance Sheet	28,413	5,717	-	-	-	-	183,923	6,043,487	2,108,475	9,686	-	6,748,725	674,198
C														
Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)														
1	Tagihan Kepada Pemerintah Claims on Sovereign	92,990	-	-	-	-	-	-	-	-	-	-	-	-
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	-	203,307	-	-	-	-	884,533	-	145	-	-	483,073	48,259
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	-	-	-	-	-	-	-	4	-	-	-	3	0
6	Tagihan kepada Korporasi Claims on Corporate	-	77,949	-	-	-	-	5,374	-	915,090	-	-	933,367	93,243
	Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk	92,990	281,256	-	-	-	-	889,907	4	915,235	-	-	1,416,443	141,503

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

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portofolio Portfolio Category	30 Juni/June 2019											ATMR RWA	Beban Modal Capital Charge
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Amount after Credit Risk Mitigation												
		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	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	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	0
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	-	-	-	790,964	-	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	17,795	266,472	-	-	-	810,182	8	638,606	-	-	1,096,998	108,603	

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/June 2020					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	30,307,144	-	-	-	-	30,307,144
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	3,037,814	-	-	-	-	3,037,814
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	27	-	-	-	-	27
4	Tagihan Kepada Bank Claims on Banks	6,087,959	573,353	-	-	-	5,514,606
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	91,865	-	-	-	-	91,865
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	9,357,163	56,969	70,373	-	-	9,229,821
9	Tagihan kepada Korporasi Claims on Corporate	34,222,671	174,246	841,917	-	-	33,206,508
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	602,011	86	-	-	-	601,925
11	Aset Lainnya Other Assets	2,394,237	-	-	-	-	2,394,237
Total Eksposur Neraca Total on Balance Sheet		86,100,891	804,654	912,290	-	-	84,383,947
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	151	-	-	-	-	151
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	400	-	-	-	-	400
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	2,979	-	-	-	-	2,979
4	Tagihan Kepada Bank Claims on Banks	152,210	2,138	52,698	-	-	97,374
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	6,043,492	5	-	-	-	6,043,487
9	Tagihan kepada Korporasi Claims on Corporate	2,172,218	26,270	35,275	-	-	2,110,673
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	8,251	-	-	-	-	8,251
Total Eksposur TRA Total Exposure of Off Balance Sheet		8,379,701	28,413	87,973	-	-	8,263,315
C Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)							
1	Tagihan Kepada Pemerintah Claims on Sovereign	92,990	-	-	-	-	92,990
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	1,087,985	-	-	-	-	1,087,985
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	4	-	-	-	-	4
6	Tagihan kepada Korporasi Claims on Corporate	998,413	-	-	-	-	998,413
Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk		2,179,392	-	-	-	-	2,179,392
Total (A+B+C)		96,659,984	833,067	1,000,263	-	-	94,826,654

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/June 2019					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	24,832,288	-	-	-		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	485,247	56	-	-		485,191
11	Aset Lainnya Other Assets	2,113,760	-	-	-		2,113,760
	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

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/June 2020			30 Juni/June 2019		
		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	30,307,144	22	22	24,832,288	112	112
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	3,037,814	1,307,673	1,307,673	2,240,328	1,120,164	1,120,164
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	27	14	14	-	-	-
4	Tagihan Kepada Bank Claims on Banks	6,087,959	1,830,870	1,544,194	12,587,748	3,447,610	3,162,710
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	91,865	24,846	24,846	116,364	32,204	32,204
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	9,357,163	7,017,872	6,957,552	11,407,832	8,555,874	8,459,510
9	Tagihan kepada Korporasi Claims on Corporate	34,222,671	32,083,301	31,479,544	32,848,119	31,211,315	30,637,188
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	602,011	903,017	902,888	485,247	727,871	727,787
11	Aset Lainnya Other Assets	2,394,237	2,027,609	2,027,609	2,113,760	1,675,161	1,675,161
TOTAL		86,100,891	45,195,224	44,244,342	86,631,686	46,770,311	45,814,836

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

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portofolio Portfolio Category	30 Juni/June 2020			30 Juni/June 2019		
		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	151	151	151	132	132	132
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	400	200	200	32,250	16,125	16,125
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	2,979	1,490	1,490	2,985	1,492	1,492
4	Tagihan Kepada Bank Claims on Banks	152,210	74,745	73,595	197,404	98,702	97,642
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	6,043,492	4,532,619	4,532,615	5,994,917	4,496,188	4,495,991
9	Tagihan kepada Korporasi Claims on Corporate	2,172,218	2,172,205	2,128,298	3,132,848	3,133,326	3,081,058
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	8,251	12,376	12,376	10,796	16,194	16,194
	TOTAL	8,379,701	6,793,786	6,748,725	9,371,332	7,762,159	7,708,634

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/June 2020			30 Juni/June 2019		
		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	92,990	-	-	17,795	-	-
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	1,087,985	483,073	483,073	977,434	433,697	433,697
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	4	3	3	8	6	6
6	Tagihan kepada Korporasi Claims on Corporate	998,413	933,367	933,367	737,826	663,294	663,294
7	Eksposur Tertimbang dari Credit Valuation Adjustment (CVA) Weighted Exposure from Credit Valuation Adjustment (CVA)	-	-	266,415	-	-	332,805
TOTAL		2,179,392	1,416,443	1,682,858	1,733,064	1,096,998	1,429,803

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/June 2020			30 Juni/June 2019		
		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
2	Non-delivery versus payment	-	-	-	-	-	-
TOTAL		-	-	-	58,822	-	58,822

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/June 2020	30 Juni/June 2019
TOTAL ATMR RISIKO KREDIT	52,675,925	55,012,094
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/June 2020		30 Juni/June 2019	
		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	0	0	0	0
	b. Risiko Umum General Risk	91,489	1,143,612	91,157	1,139,463
2	Risiko Nilai Tukar Foreign Exchange Risk	46,861	585,759	93,968	1,174,600
3	Risiko Ekuitas *) Equity Risk *)				
4	Risiko Komoditas *) Commodity Risk *)				
5	Risiko Option Option Risk	0	0	0	0
TOTAL		138,350	1,729,371	185,125	2,314,062

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/June 2020			30 Juni/June 2019		
		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	7,071,806	1,060,771	13,259,636	6,968,615	1,045,292	13,066,153
TOTAL		7,071,806	1,060,771	13,259,636	6,968,615	1,045,292	13,066,153

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

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni/June 2020							
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	209,276	209,276	-	-	-	-
	2. Penempatan pada Bank Indonesia Placement to BI	7,114,326	7,114,326	-	-	-	-
	3. Penempatan pada bank lain Placement to Other Bank	408,263	407,781	-	-	-	482
	4. Surat Berharga Marketable Securities	15,433,071	100,666	239,416	513,120	5,211,650	9,368,219
	5. Kredit yang diberikan Loans	33,416,144	7,741,095	4,678,854	3,368,469	3,414,427	14,213,299
	6. Tagihan lainnya Other Receivables	12,303	12,303	-	-	-	-
	7. Lain-lain Others	3,185,235	-	-	-	-	3,185,235
	Total Aset Total Assets	59,778,618	15,585,447	4,918,270	3,881,589	8,626,077	26,767,235
	B	Kewajiban					
		Liabilities					
	1. Dana Pihak Ketiga Third-party Funds	38,556,523	9,681,422	3,563,970	2,052,247	548,916	22,709,968
	2. Kewajiban pada Bank Indonesia Liabilities to BI	-	-	-	-	-	-
	3. Kewajiban pada bank lain Liabilities to other bank	2,659,722	2,659,722	-	-	-	-
	4. Surat Berharga yang Diterbitkan Issued Marketable Securities	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowing	2,000,000	-	-	-	-	2,000,000
	6. Kewajiban lainnya Other Liabilities	17,623	17,623	-	-	-	-
	7. Lain-lain Others	6,109,352	1,682,024	-	-	-	4,427,328
	Total Kewajiban Total Liabilities	49,343,220	14,040,791	3,563,970	2,052,247	548,916	29,137,296
	Selisih Aset dengan Kewajiban dalam Neraca Asset - Liabilities	10,435,398	1,544,656	1,354,300	1,829,342	8,077,161	(2,370,061)
II	REKENING ADMINISTRATIF						
	Off Balance Sheet						
	A	Tagihan Rekening Administratif					
		Off Balance Sheet Receivable					
	1. Komitmen Commitment	-	-	-	-	-	-
	2. Kontijensi Contigent	939,093	6,869	5,253	23,391	94,911	808,669
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivable	939,093	6,869	5,253	23,391	94,911	808,669
	B	Kewajiban Rekening Administratif					
		Off Balance Sheet Payable					
	1. Komitmen Commitment	51,981,416	23,004,775	12,507,925	8,234,358	8,234,358	-
	2. Kontijensi Contigent	988,497	34,447	97,136	204,025	361,457	291,432
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Payable	52,969,913	23,039,222	12,605,061	8,438,383	8,595,815	291,432
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivable - Off Balance Sheet Payable	(52,030,820)	(23,032,353)	(12,599,808)	(8,414,992)	(8,500,904)	517,237
	Selisih [(IA-IB)+(IIA-IIB)] Difference [(IA-IB)+(IIA-IIB)]	(41,595,422)	(21,487,697)	(11,245,508)	(6,585,650)	(423,743)	(1,852,824)
	Selisih Kumulatif Cummulative Difference	0	(21,487,697)	(32,733,205)	(39,318,855)	(39,742,598)	(41,595,422)

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

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni/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 Valas - Bank secara Individual
Table Maturity Profile Foreign Currency - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni/June 2020							
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	158,102	158,102	-	-	-	-
	2. Penempatan pada Bank Indonesia Placement to BI	4,490,325	4,032,127	-	-	-	458,198
	3. Penempatan pada bank lain Placement to Other Bank	3,123,028	2,552,614	-	-	-	570,414
	4. Surat Berharga Marketable Securities	7,126,231	1,677,899	778,808	405,640	1,213,300	3,050,584
	5. Kredit yang diberikan Loans	12,633,080	3,444,279	2,671,373	2,899,952	276,476	3,341,001
	6. Tagihan lainnya Other Receivables	1,057,336	219,727	391,343	61,767	145,515	238,985
	7. Lain-lain Others	1,575,719	935,541	10,791	16,436	8,054	604,897
	Total Aset Total Assets	30,163,822	13,020,289	3,852,314	3,383,795	1,643,345	8,264,080
B Kewajiban							
Liabilities							
	1. Dana Pihak Ketiga Third-party Funds	20,876,904	3,421,770	424,885	205,671	119,286	16,705,292
	2. Kewajiban pada Bank Indonesia Liabilities to BI	-	-	-	-	-	-
	3. Kewajiban pada bank lain Liabilities to other bank	400,095	397,857	-	2,138	-	100
	4. Surat Berharga yang Diterbitkan Issued Marketable Securities	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowing	-	-	-	-	-	-
	6. Kewajiban lainnya Other Liabilities	793,120	160,440	369,304	77,975	165,600	19,800
	7. Lain-lain Others	8,300,017	422,589	5,388	9,366	4,889	7,857,784
	Total Kewajiban Total Liabilities	30,370,135	4,402,657	799,577	295,150	289,776	24,582,976
	Selisih Aset dengan Kewajiban dalam Neraca Asset - Liabilities	(206,313)	8,617,632	3,052,737	3,088,645	1,353,569	(16,318,896)
II							
REKENING ADMINISTRATIF							
Off Balance Sheet							
A Tagihan Rekening Administratif							
Off Balance Sheet Receivable							
	1. Komitmen Commitment	11,340,665	7,781,719	2,889,645	484,385	132,386	52,530
	2. Kontijensi Contigent	1,692,781	717,568	72,729	374,892	400,423	127,169
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivable	13,033,446	8,499,287	2,962,374	859,277	532,809	179,699
B Kewajiban Rekening Administratif							
Off Balance Sheet Payable							
	1. Komitmen Commitment	34,800,004	17,439,724	8,115,799	4,792,845	4,271,482	180,155
	2. Kontijensi Contigent	1,086,473	18,061	91,873	147,197	281,052	548,290
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Payable	35,886,478	17,457,785	8,207,673	4,940,042	4,552,534	728,445
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivable - Off Balance Sheet Payable	(22,853,032)	(8,958,498)	(5,245,298)	(4,080,765)	(4,019,725)	(548,746)
	Selisih [(IA-IB)+(IIA-IIB)] Difference [(IA-IB)+(IIA-IIB)]	(23,059,344)	(340,866)	(2,192,562)	(992,119)	(2,666,155)	(16,867,642)
	Selisih Kumulatif Cummulative Difference	0	(340,866)	(2,533,427)	(3,525,547)	(6,191,702)	(23,059,344)

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

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni/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 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	272.78%	231.80%		

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 2020 :

Unit : US\$K

CCY	Scenario	12M IRE	Limit	%
IDR	+ 100 bps	(7,571)	(15,000)	50%
JPY	+ 100 bps	0	(500)	0%
USD	+ 100 bps	69	(4,000)	2%
IDR	- 100 bps	7,571	(15,000)	50%
JPY	- 100 bps	0	(500)	0%
USD	- 100 bps	(30)	(4,000)	1%

12M IRE of IDR for -\$7,571k 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 +\$7,571k 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 2020:

IRRBB Calculation Result		
Bank Name	: Citibank Indonesia	
Reporting date	: Juni / 2020	
In USD MM (1USD=14255)	Delta EVE	Delta NII
Shock Scenarios	Position	Position
Parallel Up (400 bps)	(59)	(30)
Parallel Down (400 bps)	58	30
Steeper	11	0
Flattener	(25)	0
Short rate up	(46)	0
Short rate down	44	0
Nilai Maksimum Negatif (absolut)	59	30
Modal Tier 1 (untuk Delta EVE) atau Projected Income (untuk Delta NII)	1,198	334
Nilai Maksimum dibagi Modal Tier 1 (untuk Delta EVE) atay Projected Income (untuk Delta NII)	4.94%	9.01%

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 2020.

Satuan: Jutaan Rupiah

Kurs USD/IDR 14,255

CCY	Scenario	12M IRE	Limit	%
IDR	+ 100 bps	(107,925)	(213,825)	50%
JPY	+ 100 bps	0	(7,128)	0%
USD	+ 100 bps	984	(57,020)	-2%
IDR	- 100 bps	107,925	(213,825)	50%
JPY	- 100 bps	0	(7,128)	0%
USD	- 100 bps	(428)	(57,020)	-1%

12M IRE dari IDR sebesar -IDR 107,925 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 107,925 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 2020:

Laporan Hasil Perhitungan IRRBB		
Nama Bank	: Citibank Indonesia	
Posisi Laporan	: Juni / 2020	
Dalam Juta Rupiah	Delta EVE	Delta NII
Skenario Shock	Posisi Laporan	Posisi Laporan
Parallel Up (400 bps)	(843,166)	(429,204)
Parallel Down (400 bps)	823,357	429,204
Steeper	163,488	0
Flattener	(357,789)	0
Short rate up	(654,799)	0
Short rate down	632,319	0
Nilai Maksimum Negatif (absolut)	843,166	429,204
Modal Tier 1 (untuk Delta EVE) atau Projected Income (untuk Delta NII)	17,074,973	4,764,259
Nilai Maksimum dibagi Modal Tier 1 (untuk Delta EVE) atay Projected Income (untuk Delta NII)	4.94%	9.01%

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 2020 based on market factor:

Market Factor	VAR (USD 'K)
FXDL	621
FXVG	0
IRDL	728
IRVG	0
ISDL	1
Total	1,350

Potential loss from Trading position as of 30th of June 2020 is -\$1350k which is mainly contributed from FX spot (\$621k) and Interest rate position (\$728k).

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 2020 berdasarkan *market factor* :

Satuan: Jutaan Rupiah Kurs USD/IDR 14,255

Market Factor	VAR (IDR jutaan)
FXDL	8,848
FXVG	0
IRDL	10,380
IRVG	0
ISDL	21
Total	19,250

Potensi kerugian dari posisi Trading per tanggal 30 Juni 2020 adalah IDR 19,250 juta (atau IDR 19.25 milyar) yang sebagian besar dihasilkan dari FX spot (IDR 8,848 juta) dan posisi Interest Rate (-IDR 10,380 juta).