

Tabel 1. Pengungkapan Kuantitatif Struktur Permodalan
Table 1. Quantitative disclosure - Capital Structure

(dalam jutaan Rupiah)

| KOMPONEN MODAL | 31 Juni 2020 | | 30 Juni 2019 | |
|--|-------------------|-------------------|-------------------|-------------------|
| | Individual | Konsolidasian | Individual | Konsolidasian |
| I Modal Inti (Tier 1) | 24,399,835 | 28,405,557 | 23,348,376 | 26,568,412 |
| 1. Modal Inti Utama/Common Equity Tier 1 (CET 1) | 24,399,835 | 28,405,557 | 23,348,376 | 26,568,412 |
| 1.1 Modal Disetor (setelah dikurangi Treasury Stock) | 161,075 | 161,075 | 161,074 | 161,074 |
| 1.2 Cadangan Tambahan Modal | 26,522,537 | 29,532,704 | 25,418,632 | 27,579,094 |
| 1.2.1 Faktor Penambah | 27,293,702 | 29,895,602 | 26,604,197 | 28,631,447 |
| 1.2.1.1 Pendapatan komprehensif lainnya | 797,886 | 801,553 | 810,850 | 814,587 |
| 1.2.1.1.1 Selisih lebih penjabaran laporan keuangan | - | - | 12,964 | 13,034 |
| 1.2.1.1.2 Potensi keuntungan dari peningkatan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual | - | - | - | - |
| 1.2.1.1.3 Saldo surplus revaluasi aset tetap | 797,886 | 801,553 | 797,886 | 801,553 |
| 1.2.1.2 Cadangan tambahan modal lainnya (other disclosed reserves) | 26,495,816 | 29,094,049 | 25,793,347 | 27,816,860 |
| 1.2.1.2.1 Agio | 10,907,723 | 10,898,210 | 10,907,684 | 10,907,684 |
| 1.2.1.2.2 Cadangan umum | 23,361 | 58,361 | 23,361 | 44,361 |
| 1.2.1.2.3 Laba tahun-tahun lalu | 14,490,062 | 17,020,790 | 14,054,912 | 15,630,583 |
| 1.2.1.2.4 Laba tahun berjalan | 1,074,670 | 1,116,688 | 807,390 | 1,234,232 |
| 1.2.1.2.5 Dana setoran modal | - | - | - | - |
| 1.2.1.2.6 Lainnya | - | - | - | - |
| 1.2.2 Faktor Pengurang | (771,165) | (362,898) | (1,185,565) | (1,052,353) |
| 1.2.2.1 Pendapatan komprehensif lainnya | (2,181) | (2,212) | - | - |
| 1.2.2.1.1 Selisih kurang penjabaran laporan keuangan | - | - | - | - |
| 1.2.2.1.2 Potensi kerugian dari penurunan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual | (2,181) | (2,212) | - | - |
| 1.2.2.2 Cadangan tambahan modal lainnya (other disclosed reserves) | (768,984) | (360,686) | (1,185,565) | (1,052,353) |
| 1.2.2.2.1 Disagio | - | - | - | - |
| 1.2.2.2.2 Rugi tahun-tahun lalu | - | - | - | - |
| 1.2.2.2.3 Rugi tahun berjalan | - | - | - | - |
| 1.2.2.2.4 Selisih kurang antara Penyisihan Penghapusan Aset (PPA) dan Cadangan Kerugian Penurunan Nilai (CKPN) atas aset produktif | (768,984) | (360,686) | (1,185,565) | (1,052,353) |
| 1.2.2.2.5 Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam Trading Book | - | - | - | - |
| 1.2.2.2.6 PPA aset non produktif yang wajib dibentuk | - | - | - | - |
| 1.2.2.2.7 Lainnya | - | - | - | - |
| 1.3 Kepentingan Non Pengendali yang dapat diperhitungkan | - | - | - | - |
| 1.4 Faktor Pengurang Modal Inti Utama | (2,283,777) | (1,288,222) | (2,231,330) | (1,171,756) |
| 1.4.1 Perhitungan pajak tangguhan | (117,070) | (254,845) | - | (116,198) |
| 1.4.2 Goodwill | - | (61,116) | - | (61,116) |
| 1.4.3 Seluruh aset tidak berwujud lainnya | (885,586) | (972,261) | (951,009) | (994,442) |
| 1.4.4 Penyertaan yang diperhitungkan sebagai faktor pengurang | (1,281,121) | - | (1,280,321) | - |
| 1.4.5 Kekurangan modal pada perusahaan anak asuransi | - | - | - | - |
| 1.4.6 Eksposur sekuritisasi | - | - | - | - |
| 1.4.7 Faktor pengurang modal inti utama lainnya | - | - | - | - |
| 1.4.7.1 Penempatan dana pada instrumen AT 1 dan/atau Tier 2 pada bank lain | - | - | - | - |
| 1.4.7.2 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat | - | - | - | - |
| 2. Modal Inti Tambahan/Additional Tier 1 (AT 1) | - | - | - | - |
| 2.1 Instrumen yang memenuhi persyaratan AT 1 | - | - | - | - |
| 2.2 Agio / Disagio | - | - | - | - |
| 2.3 Faktor Pengurang Modal Inti Tambahan | - | - | - | - |
| 2.3.1 Penempatan dana pada instrumen AT 1 dan/atau Tier 2 pada bank lain | - | - | - | - |
| 2.3.2 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat | - | - | - | - |
| II Modal Pelengkap (Tier 2) | 7,526,358 | 7,602,305 | 7,639,767 | 7,712,865 |
| 1. Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan Tier 2 | 6,033,429 | 6,033,429 | 6,145,463 | 6,145,463 |
| 2. Agio/Disagio | - | - | - | - |
| 3. Cadangan umum PPA atas aset produktif yang wajib dibentuk (paling tinggi 1,25% ATMR Risiko Kredit) | 1,492,929 | 1,568,876 | 1,494,304 | 1,567,402 |
| 4. Faktor Pengurang Modal Pelengkap | - | - | - | - |
| 4.1 Sinking Fund | - | - | - | - |
| 4.2 Penempatan dana pada instrumen Tier 2 pada bank lain | - | - | - | - |
| 4.3 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat | - | - | - | - |
| TOTAL MODAL | 31,926,193 | 36,007,862 | 30,988,143 | 34,281,277 |

| | 31 Juni 2020 | | 30 Juni 2019 | | Rasio KPMM |
|--|--------------|---------------|--------------|---------------|--|
| | Individual | Konsolidasian | Individual | Konsolidasian | |
| ASET TERTIMBANG MENURUT RISIKO | | | | | |
| ATMR RISIKO KREDIT | 125,569,714 | 132,302,133 | 121,230,510 | 127,918,008 | Rasio CET1 (%) |
| ATMR RISIKO PASAR | 347,761 | 347,761 | 542,985 | 542,985 | Rasio Tier 1 (%) |
| ATMR RISIKO OPERASIONAL | 15,845,987 | 23,327,084 | 13,676,076 | 18,411,994 | Rasio Tier 2 (%) |
| TOTAL ATMR | 141,763,462 | 155,976,978 | 135,449,571 | 146,872,987 | Rasio KPMM (%) |
| RASIO KPMM SESUAI PROFIL RISIKO (%) | 9.30% | 9.29% | 9.31% | 9.30% | CET1 UNTUK BUFFER (%) |
| ALOKASI PEMENUHAN KPMN SESUAI PROFIL RISIKO | | | | | PERSENTASI BUFFER YANG WAJIB DIPENUHI OLEH BANK (%) |
| Dari CET1 (%) | 6.00% | 6.00% | 6.00% | 6.00% | Capital Conservation Buffer (%) |
| Dari AT1 (%) | 0.00% | 0.00% | 0.00% | 0.00% | Countercyclical Buffer (%) |
| Dari Tier 2 (%) | 3.30% | 3.29% | 3.31% | 3.30% | Capital Surcharge untuk Bank Sistemik (%) |

Tabel 1.a. Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank Secara Individual
Table 1.a. Net Claims Disclosures based on Geographic Area - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

| No. | Kategori Portofolio | 31 Juni 2020 / 31 June 2020 | | | | | | 31 Juni 2019 / 31 June 2019 | | | | | | Portfolio Category | No. |
|-----|--|--|-------------------------|-------------------|--------------------------|---------------------------|--------------------|--|-------------------------|-------------------|--------------------------|---------------------------|--------------------|--|-----|
| | | Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area | | | | | | Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area | | | | | | | |
| | | JAWA/ JAVA | BALI & NUSA TENGGARA | SUMATERA | KALIMANTAN & SULAWESI | LUAR NEGERI / OVERSEAS | Total | JAWA/ JAVA | BALI & NUSA TENGGARA | SUMATERA | KALIMANTAN & SULAWESI | LUAR NEGERI / OVERSEAS | Total | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (2) | (1) |
| 1 | Tagihan Kepada Pemerintah | 18,051,043 | - | - | - | - | 18,051,043 | 21,575,127 | - | - | - | - | 21,575,127 | Claims on sovereign | 1 |
| 2 | Tagihan Kepada Entitas Sektor Publik | 11,603,281 | - | 3,200,377 | - | 49,401 | 14,853,059 | 10,387,814 | - | 1,096,738 | - | 8,089 | 11,492,641 | Claims on Public Sector Entity | 2 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 |
| 4 | Tagihan Kepada Bank | 3,139,245 | - | - | - | 752,922 | 3,892,167 | 2,953,171 | - | - | - | 3,034,519 | 5,987,691 | Claims on Bank | 4 |
| 5 | Kredit Beragun Rumah Tinggal | 103 | 123 | - | 131 | - | 357 | - | 273 | - | - | - | 390 | Secured by Residential Property | 5 |
| 6 | Kredit Beragun Properti Komersial | - | - | - | - | - | - | - | - | - | - | - | - | Secured by Commercial Real Estate | 6 |
| 7 | Kredit Pegawai/Pensiunan | 16,330,045 | 1,925,470 | 8,094,941 | 7,652,889 | - | 34,003,345 | 19,155,173 | 2,538,585 | 7,536,512 | 7,956,717 | - | 37,186,987 | Pensioners/Other institutions' employees loans | 7 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | 2,363,514 | 70,418 | 665,183 | 324,121 | - | 3,423,236 | 3,359,863 | 214,639 | 1,337,170 | 678,021 | - | 5,589,693 | Claims on Micro, Small and Retail Portfolio | 8 |
| 9 | Tagihan kepada Korporasi | 88,229,362 | 246,014 | 8,843,683 | 5,913,386 | 418,860 | 103,651,305 | 76,454,283 | 7,369,210 | 8,972,060 | 5,432,703 | 435,033 | 98,663,289 | Claims on Corporate | 9 |
| 10 | Tagihan yang Telah Jatuh Tempo | 340,990 | 11,619 | 165,215 | 97,082 | - | 614,906 | 265,073 | 13,579 | 106,451 | 68,943 | - | 454,046 | Past due claims | 10 |
| 11 | Aset Lainnya | 6,076,420 | - | - | - | - | 6,076,420 | 7,554,477 | - | - | - | - | 7,554,477 | Other assets | 11 |
| | Total | 146,134,003 | 2,253,644 | 20,969,399 | 13,987,609 | 1,221,183 | 184,565,838 | 141,705,087 | 10,136,286 | 19,048,930 | 14,136,384 | 3,477,642 | 188,504,330 | Total | |

Keterangan : Pembagian wilayah berdasarkan misalnya pembagian wilayah yang digunakan dalam laporan manajemen

Tabel 1.b. Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank Secara Konsolidasi dengan Entitas Anak
Table 1.b. Net Claims Disclosures based on Geographic Area - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

| No. | Kategori Portofolio | 30 Juni 2020 / 30 June 2020 | | | | | | 30 Juni 2020 / 30 June 2020 | | | | | | Portfolio Category | No. |
|-----|--|--|-------------------------|-------------------|--------------------------|--------------------------|--------------------|--|-------------------------|-------------------|--------------------------|--------------------------|--------------------|--|-----|
| | | Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area | | | | | | Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area | | | | | | | |
| | | JAWA/ JAWA | BALI & NUSA TENGGARA | SUMATERA | KALIMANTAN & SULAWESI | LUAR NEGERI/ OVERSEAS | Total | JAWA/ JAWA | BALI & NUSA TENGGARA | SUMATERA | KALIMANTAN & SULAWESI | LUAR NEGERI/ OVERSEAS | Total | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (9) | (10) | (11) | (12) | (13) | (14) | (2) | (1) | |
| 1 | Tagihan Kepada Pemerintah | 23.214.362 | - | - | - | - | 23.214.362 | 26.009.999 | - | - | - | - | 26.009.999 | Claims on sovereign | 1 |
| 2 | Tagihan Kepada Entitas Sektor Publik | 11.726.472 | - | 3.200.377 | - | 49.401 | 14.976.250 | 10.481.083 | - | 1.096.738 | - | 8.089 | 11.585.910 | Claims on Public Sector Entity | 2 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 |
| 4 | Tagihan Kepada Bank | 3.359.721 | - | - | - | 752.922 | 4.112.643 | 3.151.956 | - | - | - | 3.034.519 | 6.186.476 | Claims on Bank | 4 |
| 5 | Kredit Beragun Rumah Tinggal | 103 | 123 | - | - | 131 | - | 357 | 107 | - | - | - | 380 | Secured by Residential Property | 5 |
| 6 | Kredit Beragun Properti Komersial | - | - | - | - | - | - | - | - | - | - | - | - | Secured by Commercial Real Estate | 6 |
| 7 | Kredit Pegawai/Pensiunan | 16.330.045 | 1.925.470 | 8.094.941 | 7.652.889 | - | 34.003.345 | 19.155.173 | 2.538.585 | 7.536.512 | 7.956.717 | - | 37.186.987 | Pensioners/Other institutions' employees loans | 7 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | 8.164.256 | 338.331 | 2.543.629 | 643.517 | - | 11.689.733 | 9.298.741 | 423.802 | 3.240.525 | 1.003.372 | - | 13.966.440 | Claims on Micro, Small and Retail Portfolio | 8 |
| 9 | Tagihan kepada Korporasi | 88.247.615 | 246.014 | 8.843.683 | 5.913.386 | 418.860 | 103.669.558 | 76.459.233 | 7.369.210 | 8.972.060 | 5.432.703 | 435.033 | 98.668.239 | Claims on Corporate | 9 |
| 10 | Tagihan yang Telah Jatuh Tempo | 341.210 | 11.620 | 165.217 | 97.083 | - | 615.130 | 273.392 | 14.007 | 108.708 | 69.788 | - | 465.895 | Past due claims | 10 |
| 11 | Aset Lainnya | 6.998.894 | 32.424 | 239.195 | 58.944 | - | 7.329.457 | 8.050.429 | 14.344 | 124.695 | 25.104 | - | 8.214.572 | Other assets | 11 |
| | Total | 158.382.678 | 2.553.982 | 23.087.042 | 14.365.950 | 1.221.183 | 199.610.635 | 152.880.112 | 10.360.221 | 21.079.237 | 14.487.684 | 3.477.642 | 202.284.897 | Total | |

Tabel 2.a. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Individual
Table 2.a. Net Claims Disclosure Based on Residual Contractual Maturity - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

| No. | Kategori Portofolio | 30 Juni 2020 / 30 June 2020 | | | | | | 30 Juni 2019 / 30 June 2019 | | | | | | Portfolio Category | No. |
|-----|--|--|---------------------------|-----------------------------|-----------------------|-------------------------------------|--------------------|--|---------------------------|-----------------------------|-----------------------|-------------------------------------|--------------------|--|-----|
| | | Tagihan bersih berdasarkan sisa jangka waktu kontrak / | | | | | | Tagihan bersih berdasarkan sisa jangka waktu kontrak / | | | | | | | |
| | | < 1 tahun / < 1 year | 1-3 tahun / 1 - 3 year | 3 - 5 tahun / 3 - 5 year | > 5 thn / > 5 year | TANPA KONTRAK/NON CONTRACTUAL | Total | < 1 tahun / < 1 year | 1-3 tahun / 1 - 3 year | 3 - 5 tahun / 3 - 5 year | > 5 thn / > 5 year | TANPA KONTRAK/NON CONTRACTUAL | Total | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (2) | (1) |
| 1 | Tagihan Kepada Pemerintah | 18,051,043 | - | - | - | - | 18,051,043 | 21,575,127 | - | - | - | - | 21,575,127 | Claims on sovereign | 1 |
| 2 | Tagihan Kepada Entitas Sektor Publik | 3,205,236 | 6,565,250 | 4,681,505 | 401,068 | - | 14,853,059 | 3,183,220 | 1,777,363 | 5,811,217 | 720,841 | - | 11,492,641 | Claims on Public Sector Entity | 2 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 |
| 4 | Tagihan Kepada Bank | 1,803,395 | 810,087 | 739,219 | 21,257 | 518,209 | 3,892,167 | 2,214,205 | 798,947 | 330,049 | 34,013 | 2,610,478 | 5,987,691 | Claims on Bank | 4 |
| 5 | Kredit Beragun Rumah Tinggal | 124 | 233 | - | - | - | 357 | 135 | 245 | - | - | - | 380 | Secured by Residential Property | 5 |
| 6 | Kredit Beragun Properti Komerisial | - | - | - | - | - | - | - | - | - | - | - | - | Secured by Commercial Real Estate | 6 |
| 7 | Kredit Pegawai/Pensiunan | 25,280,916 | 8,722,429 | - | - | - | 34,003,345 | 27,076,040 | 10,110,947 | - | - | - | 37,186,987 | Pensioners/Other institutions' employees loans | 7 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | 3,420,610 | 2,626 | - | - | - | 3,423,236 | 5,559,423 | 30,270 | - | - | - | 5,589,693 | Claims on Micro, Small and Retail Portfolio | 8 |
| 9 | Tagihan kepada Korporasi | 48,676,702 | 30,128,489 | 18,948,748 | 5,897,366 | - | 103,651,305 | 39,464,527 | 29,434,493 | 23,640,685 | 6,123,592 | - | 98,663,298 | Claims on Corporate | 9 |
| 10 | Tagihan yang Telah Jatuh Tempo | 556,697 | 58,209 | - | - | - | 614,906 | 413,954 | 40,096 | - | - | - | 454,046 | Past due claims | 10 |
| 11 | Aset Lainnya | 6,076,420 | - | - | - | - | 6,076,420 | 7,554,477 | - | - | - | - | 7,554,477 | Other assets | 11 |
| | Total | 107,071,143 | 46,287,323 | 24,369,472 | 6,319,691 | 518,209 | 184,565,838 | 107,041,108 | 42,192,347 | 29,781,951 | 6,876,446 | 2,610,478 | 188,504,330 | Total | |

Tabel 2.b. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Konsolidasi dengan Entitas Anak
Table 2.b. Net Claims Disclosure Based on Residual Contractual Maturity - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

| No. | Kategori Portofolio | 30 Juni 2020 / 30 June 2020 | | | | | | 30 Juni 2019 / 30 June 2019 | | | | | | Portfolio Category | No. |
|-----|--|---|---------------------------|---------------------------|-----------------------|-------------------------------------|--------------------|---|---------------------------|---------------------------|-----------------------|-------------------------------------|--------------------|--|-----|
| | | Tagihan bersih berdasarkan sisa jangka waktu kontrak / Net claims based on residual contractual maturity | | | | | | Tagihan bersih berdasarkan sisa jangka waktu kontrak / Net claims based on residual contractual maturity | | | | | | | |
| | | < 1 tahun / < 1 year | 1-3 tahun / 1 - 3 year | 3-5 tahun / 3 - 5 year | > 5 thn / > 5 year | TANPA KONTRAK/NON CONTRACTUAL | Total | < 1 tahun / < 1 year | 1-3 tahun / 1 - 3 year | 3-5 tahun / 3 - 5 year | > 5 thn / > 5 year | TANPA KONTRAK/NON CONTRACTUAL | Total | | |
| (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (2) | (1) | | |
| 1 | Tagihan Kepada Pemerintah | 22,028,105 | 318,702 | 504,162 | - | 363,393 | 23,214,362 | 25,246,297 | 215,759 | 118,616 | 429,327 | - | 26,009,999 | Claims on sovereign | 1 |
| 2 | Tagihan Kepada Entitas Sektor Publik | 3,328,427 | 6,565,250 | 4,681,505 | 401,068 | - | 14,976,250 | 3,276,489 | 1,777,363 | 5,811,217 | 720,841 | - | 11,585,910 | Claims on Public Sector Entity | 2 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 |
| 4 | Tagihan Kepada Bank | 1,803,395 | 810,087 | 739,219 | 21,257 | 738,685 | 4,112,643 | 2,214,205 | 798,947 | 330,049 | 232,798 | 2,610,478 | 6,186,476 | Claims on Bank | 4 |
| 5 | Kredit Beragun Rumah Tinggal | 124 | 233 | - | - | - | 357 | 135 | 245 | - | - | - | 380 | Secured by Residential Property | 5 |
| 6 | Kredit Beragun Properti Komersial | - | - | - | - | - | - | - | - | - | - | - | - | Secured by Commercial Real Estate | 6 |
| 7 | Kredit Pegawai/Pensiunan | 25,280,916 | 8,722,429 | - | - | - | 34,003,345 | 27,076,040 | 10,110,947 | - | - | - | 37,186,987 | Pensioners/Other institutions' employees loans | 7 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | 9,743,375 | 1,946,358 | - | - | - | 11,689,733 | 11,726,108 | 2,240,332 | - | - | - | 13,966,440 | Claims on Micro, Small and Retail Portfolio | 8 |
| 9 | Tagihan kepada Korporasi | 48,683,137 | 30,140,307 | 18,948,748 | 5,897,366 | - | 103,669,558 | 39,469,477 | 29,434,483 | 23,640,685 | 6,123,592 | - | 98,668,238 | Claims on Corporate | 9 |
| 10 | Tagihan yang Telah Jatuh Tempo | 556,883 | 58,247 | - | - | - | 615,130 | 425,401 | 40,494 | - | - | - | 465,895 | Past due claims | 10 |
| 11 | Aset Lainnya | 6,076,420 | - | - | - | 1,253,037 | 7,329,457 | 7,546,003 | - | - | 668,569 | - | 8,214,572 | Other assets | 11 |
| | Total | 117,500,782 | 48,561,613 | 24,873,634 | 6,319,691 | 2,355,115 | 199,610,835 | 116,960,155 | 44,618,570 | 29,900,567 | 8,175,127 | 2,610,478 | 202,284,897 | Total | |

Tabel 3.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank Secara Individual
Table 3.a. Net Claims Disclosure based on Economic Sector - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

| No. | Sektor Ekonomi | Tagihan Kepada Pemerintah / Claims on sovereign | Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institute | 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 / Pensioners/Other institutions' employees loans | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small and Retail Portfolio | Tagihan kepada Korporasi / Claims on Corporate | Tagihan yang Telah Jatuh Tempo / Past due claims | Aset Lainnya / Other assets | Economic Sector | No. |
|-----|--|---|---|---|--------------------------------------|---|--|--|--|--|--|-----------------------------|--|-----|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (2) | (1) |
| | Juni 2020 | | | | | | | | | | | | June 2020 | |
| 1 | Pertanian, perburuan dan kehutanan | - | 1,331,861 | - | - | - | - | 48,759 | 71,917 | 2,609,483 | 2,844 | - | Agriculture, hunting, and forestry | 1 |
| 2 | Perikanan | - | - | - | - | - | - | 3,764 | 10,089 | 8,018 | 785 | - | Fisheries | 2 |
| 3 | Pertambangan dan penggalian | - | 1,824,667 | - | - | - | - | - | 1,011 | 3,291,065 | - | - | Mining and excavation | 3 |
| 4 | Industri pengolahan | - | 2,322,916 | - | - | - | - | 7,157 | 137,075 | 36,121,231 | 93,094 | - | Manufacturing | 4 |
| 5 | Listrik, Gas dan Air | - | 4,154,941 | - | - | - | - | 104 | 569 | 3,504,481 | - | - | Electricity, gas, and water | 5 |
| 6 | Konstruksi | - | 5,068,166 | - | - | - | - | - | 5,733 | 1,472,244 | 22,982 | - | Construction | 6 |
| 7 | Perdagangan besar dan eceran | - | - | - | - | - | - | 50,777 | 531,785 | 17,356,171 | 219,514 | - | Wholesale and retail trading | 7 |
| 8 | Penyediaan akomodasi dan penyediaan makan minum | - | - | - | - | - | - | 17,886 | 63,979 | 131,283 | 5,361 | - | Accommodation and restaurant services | 8 |
| 9 | Transportasi, pergudangan dan komunikasi | - | - | - | - | - | - | - | - | 9,621,495 | - | - | Transportation, warehousing and communications | 9 |
| 10 | Perantara keuangan | 12,093,449 | 150,439 | - | 3,722,917 | - | - | 13,878 | 3,101 | 20,620,891 | 6,219 | - | Financial intermediaries | 10 |
| 11 | Real estate, usaha persewaan dan jasa perusahaan | - | 69 | - | - | - | - | - | - | 8,096,919 | - | - | Real estate, rental business and corporate services | 11 |
| 12 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib | - | - | - | - | - | - | - | 1,192 | 261 | 35 | - | Government administration, defense and compulsory social insurance | 12 |
| 13 | Jasa pendidikan | - | - | - | - | - | - | 89 | 18,847 | 1,971 | 1,703 | - | Education services | 13 |
| 14 | Jasa kesehatan dan kegiatan sosial | - | - | - | - | - | - | 18 | 223,371 | 105,849 | 11,711 | - | Health services and social activities | 14 |
| 15 | Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya | - | - | - | - | - | - | - | - | 66,052 | - | - | Social service, social and cultural, entertainment and other personal services | 15 |
| 16 | Jasa perorangan yang melayani rumah tangga | - | - | - | - | 357 | - | 33,859,633 | 1,784,648 | 4,332 | 224,742 | - | Personal household services | 16 |
| 17 | Badan internasional dan badan ekstra internasional lainnya | - | - | - | - | - | - | 1,280 | 3,837 | 626,024 | 18,576 | - | International institute | 17 |
| 18 | Kegiatan yang belum jelas batasannya | - | - | - | - | - | - | - | - | - | - | - | Undefined services | 18 |
| 19 | Bukan Lapangan Usaha | - | - | - | - | - | - | - | 565,532 | 9,350 | 7,340 | - | Non-productive sector | 19 |
| 20 | Lainnya (tambahan a.l. untuk SBI,SUN)) | 5,957,594 | - | - | 169,250 | - | - | - | 550 | 4,185 | - | 6,076,420 | Others (additional i.e. for SBI, SUN) | 20 |
| | Total | 18,051,043 | 14,853,059 | - | 3,892,167 | 357 | - | 34,003,345 | 3,423,236 | 103,651,305 | 614,906 | 6,076,420 | Total | |
| | Juni 2019 | | | | | | | | | | | | June 2019 | |
| 1 | Pertanian, perburuan dan kehutanan | - | - | - | - | - | - | 60,753 | 119,589 | 3,442,681 | 1,625 | - | Agriculture, hunting, and forestry | 1 |
| 2 | Perikanan | - | - | - | - | - | - | 4,961 | 12,300 | 3,806 | 509 | - | Fisheries | 2 |
| 3 | Pertambangan dan penggalian | - | 619,202 | - | - | - | - | - | 1,101 | 1,047,936 | 65 | - | Mining and excavation | 3 |
| 4 | Industri pengolahan | - | 736,829 | - | - | - | - | 9,409 | 241,955 | 31,854,938 | 46,431 | - | Manufacturing | 4 |
| 5 | Listrik, Gas dan Air | - | 4,473,375 | - | - | - | - | 113 | 31 | 2,026,063 | - | - | Electricity, gas, and water | 5 |
| 6 | Konstruksi | - | 5,589,984 | - | - | - | - | 123 | 976 | 1,915,299 | 30,924 | - | Construction | 6 |
| 7 | Perdagangan besar dan eceran | - | - | - | - | - | - | 64,603 | 1,092,742 | 18,647,005 | 176,882 | - | Wholesale and retail trading | 7 |
| 8 | Penyediaan akomodasi dan penyediaan makan minum | - | - | - | - | - | - | 23,269 | 136,441 | 146,493 | 16,293 | - | Accommodation and restaurant services | 8 |
| 9 | Transportasi, pergudangan dan komunikasi | - | 73,250 | - | - | - | - | 1,466 | 5,980 | 9,157,799 | 6,316 | - | Transportation, warehousing and communications | 9 |
| 10 | Perantara keuangan | 17,933,492 | - | - | 5,792,663 | - | - | - | - | 21,678,136 | - | - | Financial intermediaries | 10 |
| 11 | Real estate, usaha persewaan dan jasa perusahaan | - | - | - | - | - | - | 17,557 | 3,149 | 7,877,359 | 4,578 | - | Real estate, rental business and corporate services | 11 |
| 12 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib | - | - | - | - | - | - | - | - | - | - | - | Government administration, defense and compulsory social insurance | 12 |
| 13 | Jasa pendidikan | - | - | - | - | - | - | - | 2,243 | 1,347 | - | - | Education services | 13 |
| 14 | Jasa kesehatan dan kegiatan sosial | - | - | - | - | - | - | 103 | 42,205 | 4,798 | 774 | - | Health services and social activities | 14 |
| 15 | Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya | - | - | - | - | - | - | 158 | 253,049 | 851,705 | 6,129 | - | Social service, social and cultural, entertainment and other personal services | 15 |
| 16 | Jasa perorangan yang melayani rumah tangga | - | - | - | - | 380 | - | 37,004,472 | 2,417,719 | 7,923 | 150,008 | - | Personal household services | 16 |
| 17 | Badan internasional dan badan ekstra internasional lainnya | - | - | - | - | - | - | - | - | - | - | - | International institute | 17 |
| 18 | Kegiatan yang belum jelas batasannya | - | - | - | - | - | - | - | - | - | - | - | Undefined services | 18 |
| 19 | Bukan Lapangan Usaha | - | - | - | - | - | - | - | 1,260,213 | - | 13,512 | - | Non-productive sector | 19 |
| 20 | Lainnya (tambahan a.l. untuk SBI,SUN)) | 3,641,635 | - | - | 195,028 | - | - | - | - | - | - | 7,554,477 | Others (additional i.e. for SBI, SUN) | 20 |
| | Total | 21,575,127 | 11,492,641 | - | 5,987,691 | 380 | - | 37,186,987 | 5,589,693 | 98,663,288 | 454,046 | 7,554,477 | Total | |

Tabel 3.b. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank Secara Konsolidasi dengan Entitas Anak
Table 3.b. Net Claims Disclosure based on Economic Sector - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

| No. | Sektor Ekonomi | Tagihan Kepada Pemerintah / Claims on sovereign | Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institute | 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 / Pensioners/Other institutions' employees loans | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small and Retail Portfolio | Tagihan kepada Korporasi / Claims on Corporate | Tagihan yang Telah Jatuh Tempo / Past due claims | Aset Lainnya / Other assets | Economic Sector | No. |
|-----|--|---|---|---|--------------------------------------|---|--|--|--|--|--|-----------------------------|--|-----|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (2) | (1) |
| | Juni 2020 | | | | | | | | | | | | June 2020 | |
| 1 | Pertanian, perburuan dan kehutanan | - | 1,331,861 | - | - | - | - | 48,759 | 753,629 | 2,609,483 | 2,859 | - | Agriculture, hunting, and forestry | 1 |
| 2 | Perikanan | - | - | - | - | - | - | 3,764 | 41,359 | 8,018 | 787 | - | Fisheries | 2 |
| 3 | Pertambangan dan penggalian | - | 1,824,667 | - | - | - | - | - | 4,205 | 3,291,065 | 1 | - | Mining and excavation | 3 |
| 4 | Industri pengolahan | - | 2,322,916 | - | - | - | - | 7,157 | 384,131 | 36,121,231 | 93,098 | - | Manufacturing | 4 |
| 5 | Listrik, Gas dan Air | - | 4,154,941 | - | - | - | - | 104 | 569 | 3,504,481 | - | - | Electricity, gas, and water | 5 |
| 6 | Konstruksi | - | 5,068,166 | - | - | - | - | - | 5,733 | 1,472,244 | 22,982 | - | Construction | 6 |
| 7 | Perdagangan besar dan eceran | - | - | - | - | - | - | 50,777 | 7,116,439 | 17,356,171 | 219,713 | - | Wholesale and retail trading | 7 |
| 8 | Penyediaan akomodasi dan penyediaan makan minum | - | - | - | - | - | - | 17,886 | 228,426 | 131,283 | 5,361 | - | Accommodation and restaurant services | 8 |
| 9 | Transportasi, pergudangan dan komunikasi | - | - | - | - | - | - | - | 16,687 | 9,621,495 | - | - | Transportation, warehousing and communications | 9 |
| 10 | Perantara keuangan | 12,093,449 | 150,439 | - | 3,722,917 | - | - | 13,878 | 3,897 | 20,639,144 | 6,219 | - | Financial intermediaries | 10 |
| 11 | Real estate, usaha persewaan dan jasa perusahaan | - | 69 | - | - | - | - | - | 5,417 | 8,096,919 | - | - | Real estate, rental business and corporate services | 11 |
| 12 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib | - | - | - | - | - | - | - | 1,192 | 261 | 35 | - | Government administration, defense and compulsory social insurance | 12 |
| 13 | Jasa pendidikan | - | - | - | - | - | - | 89 | 18,847 | 1,971 | 1,703 | - | Education services | 13 |
| 14 | Jasa kesehatan dan kegiatan sosial | - | - | - | - | - | - | 18 | 226,181 | 105,849 | 11,711 | - | Health services and social activities | 14 |
| 15 | Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya | - | - | - | - | - | - | - | 40,271 | 66,052 | - | - | Social service, social and cultural, entertainment and other personal services | 15 |
| 16 | Jasa perorangan yang melayani rumah tangga | - | - | - | - | 357 | - | 33,859,633 | 2,268,441 | 4,332 | 224,745 | - | Personal household services | 16 |
| 17 | Badan internasional dan badan ekstra internasional lainnya | - | - | - | - | - | - | 1,280 | 3,837 | 626,024 | 18,576 | - | International institute | 17 |
| 18 | Kegiatan yang belum jelas batasannya | - | - | - | - | - | - | - | - | - | - | - | Undefined services | 18 |
| 19 | Bukan Lapangan Usaha | - | - | - | - | - | - | - | 565,619 | 9,350 | 7,340 | - | Non-productive sector | 19 |
| 20 | Lainnya (tambahan a.l. untuk SBI,SUN) | 11,120,913 | 123,191 | - | 389,726 | - | - | - | 4,853 | 4,185 | - | 7,329,457 | Others (additional i.e. for SBI, SUN) | 20 |
| | Total | 23,214,362 | 14,976,250 | - | 4,112,643 | 357 | - | 34,003,345 | 11,689,733 | 103,669,558 | 615,130 | 7,329,457 | Total | |
| | Juni 2019 | | | | | | | | | | | | June 2019 | |
| 1 | Pertanian, perburuan dan kehutanan | - | - | - | - | - | - | 60,753 | 676,504 | 3,442,681 | 2,033 | - | Agriculture, hunting, and forestry | 1 |
| 2 | Perikanan | - | - | - | - | - | - | 4,961 | 45,724 | 3,806 | 541 | - | Fisheries | 2 |
| 3 | Pertambangan dan penggalian | - | 619,202 | - | - | - | - | - | 6,026 | 1,047,936 | 68 | - | Mining and excavation | 3 |
| 4 | Industri pengolahan | - | 736,829 | - | - | - | - | 9,409 | 613,454 | 31,854,938 | 46,768 | - | Manufacturing | 4 |
| 5 | Listrik, Gas dan Air | - | 4,473,375 | - | - | - | - | 113 | 31 | 2,026,063 | - | - | Electricity, gas, and water | 5 |
| 6 | Konstruksi | - | 5,589,984 | - | - | - | - | 123 | 976 | 1,915,299 | 30,924 | - | Construction | 6 |
| 7 | Perdagangan besar dan eceran | - | - | - | - | - | - | 64,603 | 7,332,896 | 18,647,005 | 187,012 | - | Wholesale and retail trading | 7 |
| 8 | Penyediaan akomodasi dan penyediaan makan minum | - | - | - | - | - | - | 23,269 | 309,011 | 146,493 | 16,576 | - | Accommodation and restaurant services | 8 |
| 9 | Transportasi, pergudangan dan komunikasi | - | 73,250 | - | - | - | - | 1,466 | 36,712 | 9,157,799 | 6,342 | - | Transportation, warehousing and communications | 9 |
| 10 | Perantara keuangan | 17,933,492 | - | - | 5,792,663 | - | - | - | - | 21,683,086 | - | - | Financial intermediaries | 10 |
| 11 | Real estate, usaha persewaan dan jasa perusahaan | - | - | - | - | - | - | 17,557 | 9,460 | 7,877,359 | 4,595 | - | Real estate, rental business and corporate services | 11 |
| 12 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib | - | - | - | - | - | - | - | - | - | - | - | Government administration, defense and compulsory social insurance | 12 |
| 13 | Jasa pendidikan | - | - | - | - | - | - | - | 2,243 | 1,347 | - | - | Education services | 13 |
| 14 | Jasa kesehatan dan kegiatan sosial | - | - | - | - | - | - | 103 | 45,458 | 4,798 | 778 | - | Health services and social activities | 14 |
| 15 | Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya | - | - | - | - | - | - | 158 | 292,817 | 851,705 | 6,183 | - | Social service, social and cultural, entertainment and other personal services | 15 |
| 16 | Jasa perorangan yang melayani rumah tangga | - | - | - | - | 380 | - | 37,004,472 | 3,328,664 | 7,923 | 150,542 | - | Personal household services | 16 |
| 17 | Badan internasional dan badan ekstra internasional lainnya | - | - | - | - | - | - | - | - | - | - | - | International institute | 17 |
| 18 | Kegiatan yang belum jelas batasannya | - | - | - | - | - | - | - | - | - | - | - | Undefined services | 18 |
| 19 | Bukan Lapangan Usaha | - | - | - | - | - | - | - | 1,260,340 | - | 13,512 | - | Non-productive sector | 19 |
| 20 | Lainnya (tambahan a.l. untuk SBI,SUN) | 8,076,507 | 93,269 | - | 393,813 | - | - | - | 6,124 | - | 21 | 8,214,572 | Others (additional i.e. for SBI, SUN) | 20 |
| | Total | 26,009,999 | 11,585,910 | - | 6,186,476 | 380 | - | 37,186,987 | 13,966,440 | 98,668,238 | 465,895 | 8,214,572 | Total | |

Tabel 4.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank Secara Individual
Table 4.a. Claims and Allowances Disclosure based on Geographic Area - Bank Stand Alone

(dalam jutaan Rupiah / In million Rupiah)

| No. | Keterangan | 30 Juni 2020 / 30 June 2020 | | | | | | 30 Juni 2019 / 30 June 2019 | | | | | | Description | No. |
|-----|--|-----------------------------|-------------------------|------------|--------------------------|---------------------------|-------------|-----------------------------|-------------------------|------------|--------------------------|---------------------------|-------------|--|-----|
| | | Wilayah / Geographic Area | | | | | | Wilayah / Geographic Area | | | | | | | |
| | | JAWA / JAVA | BALI & NUSA TENGGARA | SUMATERA | KALIMANTAN & SULAWESI | LUAR NEGERI / OVERSEAS | Total | JAWA / JAVA | BALI & NUSA TENGGARA | SUMATERA | KALIMANTAN & SULAWESI | LUAR NEGERI / OVERSEAS | Total | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (2) | (1) | |
| 1 | Tagihan | 132.215.406 | 2.265.879 | 20.672.267 | 14.076.808 | 712.796 | 169.943.156 | 126.167.265 | 10.118.001 | 18.722.733 | 14.196.275 | 2.899.358 | 172.103.632 | Gross claims | 1 |
| 2 | Tagihan yang mengalami penurunan nilai (<i>impaired loans</i>) | | | | | | | | | | | | | Impaired claims | 2 |
| | a. Belum jatuh tempo | 9.019.060 | 22.357 | 2.385.117 | 369.083 | - | 11.795.617 | 586.163 | 28.727 | 192.640 | 112.300 | - | 919.830 | a. Not yet matured | |
| | b. Telah jatuh tempo | 178.642 | 32 | 16.020 | 10.649 | - | 205.343 | 104.989 | 89 | 24.782 | 98 | - | 129.958 | b. Matured | |
| 3 | Cadangan kerugian penurunan nilai (CKPN) - Individual | 360.874 | - | 24.221 | 2.540 | - | 387.635 | 266.072 | - | 17.299 | - | - | 283.371 | Allowance for impairment losses - individual | 3 |
| 4 | Cadangan kerugian penurunan nilai (CKPN) - Kolektif | 952.630 | 39.416 | 315.025 | 297.690 | 24 | 1.604.785 | 485.386 | 38.864 | 195.718 | 158.708 | - | 878.676 | Allowance for impairment losses - collective | 4 |
| 5 | Tagihan yang dihapus buku | 2.826.936 | 266.919 | 1.183.814 | 346.402 | - | 4.604.071 | 259.718 | 1.125.474 | 323.190 | 2.072.889 | - | 3.781.271 | Amounts written-off | 5 |

Tabel 4.b. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank Secara Konsolidasi dengan Entitas Anak
 Table 4.b. Claims and Allowances Disclosure based on Geographic Area - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

| No. | Keterangan | 30 Juni 2020 / 30 June 2020 | | | | | | 30 Juni 2019 / 30 June 2019 | | | | | | Description | No. |
|-----|--|-----------------------------|-------------------------|------------|--------------------------|---------------------------|-------------|-----------------------------|-------------------------|------------|--------------------------|---------------------------|--|-------------|-----|
| | | Wilayah / Geographic Area | | | | | | Wilayah / Geographic Area | | | | | | | |
| | | JAWA / JAVA | BALI & NUSA TENGGARA | SUMATERA | KALIMANTAN & SULAWESI | LUAR NEGERI / OVERSEAS | Total | JAWA / JAVA | BALI & NUSA TENGGARA | SUMATERA | KALIMANTAN & SULAWESI | LUAR NEGERI / OVERSEAS | Total | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (3) | (4) | (5) | (6) | (7) | (2) | (1) | | |
| 1 | Tagihan | 144.864.763 | 2.587.851 | 22.893.308 | 14.477.771 | 712.796 | 137.515.262 | 10.407.027 | 20.766.180 | 14.551.696 | 2.899.358 | 186.139.523 | Gross claims | 1 | |
| 2 | Tagihan yang mengalami penurunan nilai (<i>impaired loans</i>) | - | - | - | - | - | - | - | - | - | - | - | Impaired claims | 2 | |
| | a. Belum jatuh tempo | 9.019.060 | 22.357 | 2.385.117 | 369.083 | - | 586.163 | 28.727 | 192.640 | 112.300 | - | 919.830 | a. Not yet matured | | |
| | b. Telah jatuh tempo | 295.120 | 8.660 | 38.304 | 19.566 | - | 184.210 | 4.220 | 22.444 | 33.727 | - | 244.601 | b. Matured | | |
| 3 | Cadangan kerugian penurunan nilai (CKPN) - Individual | 360.874 | - | 24.221 | 2.540 | - | 387.635 | 266.072 | - | 17.299 | - | 283.371 | Allowance for impairment losses - individual | 3 | |
| 4 | Cadangan kerugian penurunan nilai (CKPN) - Kolektif | 1.353.310 | 61.051 | 418.424 | 320.313 | 24 | 2.153.122 | 622.935 | 108.087 | 231.204 | 171.774 | 1.134.000 | Allowance for impairment losses - collective | 4 | |
| 5 | Tagihan yang dihapus buku | 3.388.840 | 307.216 | 1.320.832 | 418.012 | - | 5.434.900 | 649.223 | 1.152.441 | 429.600 | 2.125.427 | 4.356.691 | Amounts written-off | 5 | |

Tabel 5.a. Pengungkapan Tagihan dan Pencadangan berdasarkan Sektor Ekonomi - Bank Secara Individual
Table 5.a. Claims and Allowances Disclosure based on Economic Sector - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

| No. | Sektor Ekonomi | Tagihan / Claims | Tagihan yang Mengalami Penurunan Nilai / Impaired claims | | Cadangan kerugian penurunan nilai (CKPN) - Individual / Allowance for impairment losses - Individual | Cadangan kerugian penurunan nilai (CKPN) - Kolektif / Allowance for impairment losses - Collective | Tagihan yang dihapus buku / Amounts Written-Off | Economic Sector | No. |
|------------------|--|--------------------|--|-----------------------------|--|--|---|--|-----|
| | | | Belum Jatuh Tempo / Not yet matured | Telah jatuh tempo / Matured | | | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (2) | (1) |
| June 2020 | | | | | | | | | |
| 1 | Pertanian, perburuan dan Kehutanan | 3,665,284 | 4,262 | - | - | 14,184 | 17,848 | Agriculture, hunting, and forestry | 1 |
| 2 | Perikanan | 22,985 | 1,115 | - | - | 1,071 | 1,975 | Fisheries | 2 |
| 3 | Pertambangan dan Penggalian | 4,550,765 | - | - | - | 5,819 | 6,239 | Mining and excavation | 3 |
| 4 | Industri pengolahan | 32,873,415 | 6,518,431 | 66,798 | 74,570 | 119,208 | 336,757 | Manufacturing | 4 |
| 5 | Listrik, Gas dan Air | 6,900,668 | 689,851 | - | 4,241 | 3,103 | 2,815 | Electricity, gas, and water | 5 |
| 6 | Konstruksi | 6,358,741 | 30,925 | 5,000 | 9,737 | 20,239 | 70,714 | Construction | 6 |
| 7 | Perdagangan besar dan eceran | 17,639,597 | 1,524,185 | 104,945 | 99,404 | 430,568 | 689,995 | Wholesale and retail trading | 7 |
| 8 | Penyediaan akomodasi dan penyediaan makan minum | 228,556 | 8,060 | - | 7,348 | 10,939 | 19,640 | Accommodation and restaurant services | 8 |
| 9 | Transportasi, pergudangan dan komunikasi | 8,395,150 | 947,924 | 27,678 | 22,498 | 26,000 | 57,818 | Transportation, warehousing and communications | 9 |
| 10 | Perantara keuangan | 34,048,655 | 1,288,296 | - | 4,084 | 69,511 | 162,135 | Financial intermediaries | 10 |
| 11 | Real estate, usaha persewaan dan jasa perusahaan | 5,205,749 | 215,018 | 12 | 165,753 | 21,592 | 46,787 | Real estate, rental business and corporate services | 11 |
| 12 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib | 1,488 | - | - | - | - | - | Government administration, defense and compulsory social insurance | 12 |
| 13 | Jasa pendidikan | 22,641 | 66 | - | - | 109 | 131 | Education services | 13 |
| 14 | Jasa kesehatan dan kegiatan sosial | 341,602 | 2,357 | - | - | 1,679 | 1,999 | Health services and social activities | 14 |
| 15 | Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya | 72,568 | 18,227 | - | - | 21,372 | 29,857 | Social service, social and cultural, entertainment and other personal services | 15 |
| 16 | Jasa perorangan yang melayani rumah tangga | 36,189,439 | 486,000 | 910 | - | 859,239 | 3,105,533 | Personal household services | 16 |
| 17 | Badan internasional dan badan ekstra internasional lainnya | - | - | - | - | - | - | International institute | 17 |
| 18 | Kegiatan yang belum jelas batasannya | 649,717 | - | - | - | - | - | Undefined services | 18 |
| 19 | Bukan Lapangan Usaha | 572,872 | 60,901 | - | - | 151 | 53,829 | Non-productive sector | 19 |
| 20 | Lainnya (a.l untuk SBI dan SUN) | 12,203,264 | - | - | - | - | - | Others (additional i.e. for SBI, SUN) | 20 |
| Total | | 169,943,156 | 11,795,617 | 205,343 | 387,635 | 1,604,785 | 4,604,071 | Total | |
| June 2019 | | | | | | | | | |
| 1 | Pertanian, perburuan dan Kehutanan | 2,973,269 | 2,368 | - | - | 6,085 | 75,843 | Agriculture, hunting, and forestry | 1 |
| 2 | Perikanan | 21,811 | 744 | - | - | 937 | 554 | Fisheries | 2 |
| 3 | Pertambangan dan Penggalian | 1,457,663 | 92 | - | - | 698 | 40,624 | Mining and excavation | 3 |
| 4 | Industri pengolahan | 30,268,225 | 179,517 | 15,156 | 29,790 | 55,687 | 746,416 | Manufacturing | 4 |
| 5 | Listrik, Gas dan Air | 5,327,461 | - | - | - | 299 | 133,545 | Electricity, gas, and water | 5 |
| 6 | Konstruksi | 7,302,493 | 59,188 | - | 12,648 | 7,534 | 331,034 | Construction | 6 |
| 7 | Perdagangan besar dan eceran | 17,576,062 | 228,381 | 97,598 | 76,425 | 185,785 | 563,023 | Wholesale and retail trading | 7 |
| 8 | Penyediaan akomodasi dan penyediaan makan minum | 324,689 | 13,482 | 5,003 | 105 | 9,167 | 8,278 | Accommodation and restaurant services | 8 |
| 9 | Transportasi, pergudangan dan komunikasi | 8,017,115 | 6,239 | 4,000 | 1,750 | 7,055 | 205,693 | Transportation, warehousing and communications | 9 |
| 10 | Perantara keuangan | 41,442,798 | - | - | - | 25,748 | 508,337 | Financial intermediaries | 10 |
| 11 | Real estate, usaha persewaan dan jasa perusahaan | 4,418,608 | 918 | 7,000 | 162,653 | 3,570 | 100,858 | Real estate, rental business and corporate services | 11 |
| 12 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib | - | - | - | - | - | - | Government administration, defense and compulsory social insurance | 12 |
| 13 | Jasa pendidikan | 3,590 | - | - | - | 128 | 92 | Education services | 13 |
| 14 | Jasa kesehatan dan kegiatan sosial | 48,209 | 1,103 | - | - | 2,058 | 1,229 | Health services and social activities | 14 |
| 15 | Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya | 419,703 | 8,907 | 3 | - | 13,199 | 10,702 | Social service, social and cultural, entertainment and other personal services | 15 |
| 16 | Jasa perorangan yang melayani rumah tangga | 39,837,074 | 357,228 | 1,198 | - | 560,726 | 1,016,352 | Personal household services | 16 |
| 17 | Badan internasional dan badan ekstra internasional lainnya | - | - | - | - | - | 6,341 | International institute | 17 |
| 18 | Kegiatan yang belum jelas batasannya | - | - | - | - | - | - | Undefined services | 18 |
| 19 | Bukan Lapangan Usaha | 1,273,725 | 61,663 | - | - | - | 32,349 | Non-productive sector | 19 |
| 20 | Lainnya (a.l untuk SBI dan SUN) | 11,391,137 | - | - | - | - | - | Others (additional i.e. for SBI, SUN) | 20 |
| Total | | 172,103,632 | 919,830 | 129,958 | 283,371 | 878,676 | 3,781,271 | Total | |

Tabel 5.b. Pengungkapan Tagihan dan Pencadangan berdasarkan Sektor Ekonomi - Bank Secara Konsolidasi dengan Entitas Anak
Table 5.b. Claims and Allowances Disclosure based on Economic Sector - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

| No. | Sektor Ekonomi | Tagihan / Claims | Tagihan yang Mengalami Penurunan Nilai / Impaired claims | | Cadangan kerugian penurunan nilai (CKPN) - Individual / Allowance for impairment losses - Individual | Cadangan kerugian penurunan nilai (CKPN) - Kolektif / Allowance for impairment losses - Collective | Tagihan yang dihapus buku / Amounts Written-Off | Economic Sector | No. |
|------------------|--|--------------------|--|-----------------------------|--|--|---|--|-----|
| | | | Belum Jatuh Tempo / Not yet matured | Telah jatuh tempo / Matured | | | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (2) | (1) |
| June 2020 | | | | | | | | | |
| 1 | Pertanian, perburuan dan Kehutanan | 4,382,642 | 4,262 | 7,240 | - | 49,815 | 40,186 | Agriculture, hunting, and forestry | 1 |
| 2 | Perikanan | 56,334 | 1,115 | 626 | - | 3,148 | 5,389 | Fisheries | 2 |
| 3 | Pertambangan dan Penggalian | 4,554,242 | - | 147 | - | 6,102 | 6,386 | Mining and excavation | 3 |
| 4 | Industri pengolahan | 33,140,343 | 6,518,431 | 74,075 | 74,570 | 139,077 | 366,423 | Manufacturing | 4 |
| 5 | Listrik, Gas dan Air | 6,900,668 | 689,851 | - | 4,241 | 3,103 | 2,815 | Electricity, gas, and water | 5 |
| 6 | Konstruksi | 6,358,741 | 30,925 | 5,000 | 9,737 | 20,239 | 70,714 | Construction | 6 |
| 7 | Perdagangan besar dan eceran | 24,653,202 | 1,524,185 | 221,886 | 99,404 | 859,319 | 1,396,998 | Wholesale and retail trading | 7 |
| 8 | Penyediaan akomodasi dan penyediaan makan minum | 405,146 | 8,060 | 4,313 | 7,348 | 23,081 | 45,304 | Accommodation and restaurant services | 8 |
| 9 | Transportasi, pergudangan dan komunikasi | 8,413,133 | 947,924 | 28,149 | 22,498 | 27,297 | 59,432 | Transportation, warehousing and communications | 9 |
| 10 | Perantara keuangan | 34,067,896 | 1,288,296 | - | 4,084 | 69,704 | 162,135 | Financial intermediaries | 10 |
| 11 | Real estate, usaha persewaan dan jasa perusahaan | 5,211,564 | 215,018 | 157 | 165,753 | 21,990 | 47,589 | Real estate, rental business and corporate services | 11 |
| 12 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib | 1,488 | - | - | - | - | - | Government administration, defense and compulsory social insurance | 12 |
| 13 | Jasa pendidikan | 22,641 | 66 | - | - | 109 | 131 | Education services | 13 |
| 14 | Jasa kesehatan dan kegiatan sosial | 344,641 | 2,357 | 83 | - | 1,908 | 2,200 | Health services and social activities | 14 |
| 15 | Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya | 115,697 | 18,227 | 792 | - | 24,229 | 32,355 | Social service, social and cultural, entertainment and other personal services | 15 |
| 16 | Jasa perorangan yang melayani rumah tangga | 36,717,223 | 486,000 | 18,834 | - | 903,227 | 3,142,727 | Personal household services | 16 |
| 17 | Badan internasional dan badan ekstra internasional lainnya | - | - | - | - | - | - | International institute | 17 |
| 18 | Kegiatan yang belum jelas batasannya | 649,717 | - | - | - | - | 56 | Undefined services | 18 |
| 19 | Bukan Lapangan Usaha | 572,959 | 60,901 | - | - | 151 | 53,829 | Non-productive sector | 19 |
| 20 | Lainnya (a.l untuk SBI dan SUN) | 18,968,212 | - | 348 | - | 622 | 232 | Others (additional i.e. for SBI, SUN) | 20 |
| | Total | 185,536,489 | 11,795,617 | 361,650 | 387,635 | 2,153,122 | 5,434,900 | Total | |
| June 2019 | | | | | | | | | |
| 1 | Pertanian, perburuan dan Kehutanan | 3,536,735 | 2,368 | 3,680 | - | 15,908 | 89,109 | Agriculture, hunting, and forestry | 1 |
| 2 | Perikanan | 55,888 | 744 | 309 | - | 1,866 | 3,269 | Fisheries | 2 |
| 3 | Pertambangan dan Penggalian | 1,462,623 | 92 | 29 | - | 760 | 40,727 | Mining and excavation | 3 |
| 4 | Industri pengolahan | 30,643,613 | 179,517 | 18,193 | 29,790 | 62,276 | 768,138 | Manufacturing | 4 |
| 5 | Listrik, Gas dan Air | 5,327,461 | - | - | - | 299 | 133,545 | Electricity, gas, and water | 5 |
| 6 | Konstruksi | 7,302,493 | 59,188 | - | 12,648 | 7,534 | 331,034 | Construction | 6 |
| 7 | Perdagangan besar dan eceran | 23,947,275 | 228,381 | 196,187 | 76,425 | 405,303 | 1,056,018 | Wholesale and retail trading | 7 |
| 8 | Penyediaan akomodasi dan penyediaan makan minum | 499,216 | 13,482 | 7,727 | 105 | 13,564 | 27,609 | Accommodation and restaurant services | 8 |
| 9 | Transportasi, pergudangan dan komunikasi | 8,048,193 | 6,239 | 4,245 | 1,750 | 7,621 | 206,913 | Transportation, warehousing and communications | 9 |
| 10 | Perantara keuangan | 41,290,950 | - | - | 50 | 25,748 | 508,337 | Financial intermediaries | 10 |
| 11 | Real estate, usaha persewaan dan jasa perusahaan | 4,425,011 | 918 | 7,134 | 162,603 | 3,779 | 101,410 | Real estate, rental business and corporate services | 11 |
| 12 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib | - | - | - | - | - | - | Government administration, defense and compulsory social insurance | 12 |
| 13 | Jasa pendidikan | 3,590 | - | - | - | 128 | 92 | Education services | 13 |
| 14 | Jasa kesehatan dan kegiatan sosial | 51,525 | 1,103 | 38 | - | 2,155 | 1,317 | Health services and social activities | 14 |
| 15 | Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya | 460,017 | 8,907 | 515 | - | 14,202 | 11,876 | Social service, social and cultural, entertainment and other personal services | 15 |
| 16 | Jasa perorangan yang melayani rumah tangga | 40,861,375 | 357,228 | 6,430 | - | 572,662 | 1,038,550 | Personal household services | 16 |
| 17 | Badan internasional dan badan ekstra internasional lainnya | - | - | - | - | - | 6,341 | International institute | 17 |
| 18 | Kegiatan yang belum jelas batasannya | - | - | - | - | - | 56 | Undefined services | 18 |
| 19 | Bukan Lapangan Usaha | 1,273,852 | 61,663 | - | - | - | 32,349 | Non-productive sector | 19 |
| 20 | Lainnya (a.l untuk SBI dan SUN) | 16,949,706 | - | 114 | - | 195 | - | Others (additional i.e. for SBI, SUN) | 20 |
| | Total | 186,139,523 | 919,830 | 244,601 | 283,371 | 1,134,000 | 4,356,691 | Total | |

Tabel 6.a. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Secara Individual
Table 6.a. Allowance for Impairment Losses Movement - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

| No. | Keterangan | 30 Juni / June 2020 | | 30 Juni / June 2019 | | Description | No. |
|-----|---|--|--|--|--|---|-----|
| | | CKPN Individual / Individual impairment | CKPN Kolektif / Collective impairment | CKPN Individual / Individual impairment | CKPN Kolektif / Collective impairment | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (2) | (1) |
| 1 | Saldo awal CKPN | (322,038) | (1,315,304) | (85,456) | (832,660) | Beginning balance | 1 |
| 2 | Pembentukan (pemulihan) CKPN pada periode berjalan | | | | | Provision (recovery) for the period | 2 |
| | 2.a. Pembentukan CKPN pada periode berjalan | (107,177) | (727,230) | (220,626) | (388,156) | 2.a. Provision for the period | |
| | 2.b. Pemulihan CKPN pada periode berjalan | - | (23,418) | - | (30,356) | 2.b. Recovery for the period | |
| 3 | CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan | 41,580 | 562,387 | 22,711 | 540,836 | Write-offs for the period | 3 |
| 4 | Pembentukan (pemulihan) lainnya pada periode berjalan | - | (101,220) | - | (168,340) | Other provision (recovery) for the period | 4 |
| | Saldo akhir | (387,635) | (1,604,785) | (283,371) | (878,676) | Ending balance | |

Tabel 6.b. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Secara Konsolidasi dengan Entitas Anak
Table 6.b. Allowance for Impairment Losses Movement - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

| No. | Keterangan | 30 Juni / June 2020 | | 30 Juni / June 2019 | | Description | No. |
|-----|---|---|---|--|--|---|-----|
| | | CKPN Individual / Individual impairment | CKPN Kolektif / Collective impairment | CKPN Individual / Individual impairment | CKPN Kolektif / Collective impairment | | |
| (1) | (2) | (3) | (4) | (3) | (4) | (2) | (1) |
| 1 | Saldo awal CKPN | (322,038) | (1,607,423) | (85,456) | (1,048,609) | Beginning balance | 1 |
| 3 | Pembentukan (pemulihan) CKPN pada periode berjalan | | | | | Provision (recovery) for the period | 3 |
| | 3.a. Pembentukan CKPN pada periode berjalan | (107,177) | (1,117,820) | (220,626) | (530,025) | 3.a. Provision for the period | |
| | 3.b. Pemulihan CKPN pada periode berjalan | - | (24,194) | - | (31,145) | 3.b. Recovery for the period | |
| 4 | CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan | 41,580 | 697,535 | 22,711 | 644,119 | Write-offs for the period | 4 |
| 5 | Pembentukan (pemulihan) lainnya pada periode berjalan | - | (101,220) | - | (168,340) | Other provision (recovery) for the period | 5 |
| | Saldo akhir | (387,635) | (2,153,122) | (283,371) | (1,134,000) | Ending balance | |

Tabel 7.a. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual
Table 7.a. Net Claims Disclosure based on Portfolio Category and Rating Scale - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

| 30 Juni / June 2020 | | | | | | | | | | | | | | | | | |
|---------------------|--|-------------------------------------|---|------------------|------------------|------------------|------------------|------------------|---|----------------|------------|----------|----------|--------------------|--|--------------------|-----|
| No. | Kategori Portofolio | Lembaga Peringkat / Rating Agencies | Tagihan Bersih / Net Claims | | | | | | | | | | | | Tanpa Peringkat / Unrated | Portfolio Category | No. |
| | | | Peringkat Jangka panjang / Long Term Rating | | | | | | Peringkat Jangka Pendek / Short Term Rating | | | | | | | | |
| | | | Standard and Poor's | AAA | AA+ s.d AA- | A+ s.d A- | BBB+ s.d BBB- | BB+ s.d BB- | B+ s.d B- | Kurang dari B- | A-1 | A-2 | A-3 | Kurang dari A-3 | | | |
| | | | Fitch Rating | AAA | AA+ s.d AA- | A+ s.d A- | BBB+ s.d BBB- | BB+ s.d BB- | B+ s.d B- | Kurang dari B- | F1+ s.d F1 | F2 | F3 | Kurang dari F3 | | | |
| | | | Moody's | Aaa | Aa1 s.d Aa3 | A1 s.d A3 | Baa1 s.d Baa3 | Ba1 s.d Ba3 | B1 s.d B3 | Kurang dari B3 | P-1 | P-2 | P-3 | Kurang dari P-3 | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (14) | (15) | (16) | (2) | (1) | |
| 1 | Tagihan Kepada Pemerintah | | 26,117 | - | - | - | - | - | - | - | - | - | - | 18,024,926 | Claims on sovereign | 1 | |
| 2 | Tagihan Kepada Entitas Sektor Publik | | 102,331 | 298,737 | 4,978,974 | 5,877,278 | - | - | - | - | - | - | - | 3,595,739 | Claims on Public Sector Entity | 2 | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 | |
| 4 | Tagihan Kepada Bank | | 185,675 | 622,277 | 926,231 | 113,411 | 1,415,662 | - | - | - | - | - | - | 628,911 | Claims on Bank | 4 | |
| 5 | Kredit Beragum Rumah Tinggal | | | | | | | | | | | | | 357 | Secured by Residential Property | 5 | |
| 6 | Kredit Beragum Properti Komersial | | | | | | | | | | | | | - | Secured by Commercial Real Estate | 6 | |
| 7 | Kredit Pegawai/Pensiunan | | | | | | | | | | | | | 34,003,345 | Pensioners/Other institutions' employees | 7 | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | | | | | | | | | | | | | 3,423,236 | Claims on Micro, Small and Retail Portfolio | 8 | |
| 9 | Tagihan kepada Korporasi | | 1,148,306 | 8,766,440 | 3,214,548 | 3,681,859 | - | 1,236,386 | 39,023 | - | - | - | - | 85,564,743 | Claims on Corporate | 9 | |
| 10 | Tagihan yang Telah Jatuh Tempo | | | | | | | | | | | | | 614,906 | Past due claims | 10 | |
| 11 | Aset Lainnya | | | | | | | | | | | | | 6,076,420 | Other assets | 11 | |
| | TOTAL | | 1,462,429 | 9,687,454 | 9,119,753 | 9,672,548 | 1,415,662 | 1,236,386 | 39,023.00 | - | - | - | - | 151,932,583 | TOTAL | | |

| 30 Juni / June 2019 | | | | | | | | | | | | | | | | | |
|---------------------|--|-------------------------------------|---|------------------|------------------|----------------|------------------|---------------|---|----------------|------------|----------|----------|--------------------|--|--------------------|-----|
| No. | Kategori Portofolio | Lembaga Peringkat / Rating Agencies | Tagihan Bersih / Net Claims | | | | | | | | | | | | Tanpa Peringkat / Unrated | Portfolio Category | No. |
| | | | Peringkat Jangka panjang / Long Term Rating | | | | | | Peringkat Jangka Pendek / Short Term Rating | | | | | | | | |
| | | | Standard and Poor's | AAA | AA+ s.d AA- | A+ s.d A- | BBB+ s.d BBB- | BB+ s.d BB- | B+ s.d B- | Kurang dari B- | A-1 | A-2 | A-3 | Kurang dari A-3 | | | |
| | | | Fitch Rating | AAA | AA+ s.d AA- | A+ s.d A- | BBB+ s.d BBB- | BB+ s.d BB- | B+ s.d B- | Kurang dari B- | F1+ s.d F1 | F2 | F3 | Kurang dari F3 | | | |
| | | | Moody's | Aaa | Aa1 s.d Aa3 | A1 s.d A3 | Baa1 s.d Baa3 | Ba1 s.d Ba3 | B1 s.d B3 | Kurang dari B3 | P-1 | P-2 | P-3 | Kurang dari P-3 | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (14) | (15) | (16) | (2) | (1) | |
| 1 | Tagihan Kepada Pemerintah | | 163,729 | - | - | - | - | - | - | - | - | - | - | 21,411,397 | Claims on sovereign | 1 | |
| 2 | Tagihan Kepada Entitas Sektor Publik | | - | 720,841 | 3,417,978 | - | 619,202 | - | - | - | - | - | - | 6,734,620 | Claims on Public Sector Entity | 2 | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 | |
| 4 | Tagihan Kepada Bank | | 164,889 | 1,297,964 | 3,267,128 | 104,974 | 227,420 | - | - | - | - | - | - | 925,316 | Claims on Bank | 4 | |
| 5 | Kredit Beragum Rumah Tinggal | | | | | | | | | | | | | 380 | Secured by Residential Property | 5 | |
| 6 | Kredit Beragum Properti Komersial | | | | | | | | | | | | | - | Secured by Commercial Real Estate | 6 | |
| 7 | Kredit Pegawai/Pensiunan | | | | | | | | | | | | | 37,186,987 | Pensioners/Other institutions' employees | 7 | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | | | | | | | | | | | | | 5,589,693 | Claims on Micro, Small and Retail Portfolio | 8 | |
| 9 | Tagihan kepada Korporasi | | 275,000 | 6,447,281 | 2,089,977 | 887,948 | 457,666 | 81,516 | - | - | - | - | - | 88,423,901 | Claims on Corporate | 9 | |
| 10 | Tagihan yang Telah Jatuh Tempo | | | | | | | | | | | | | 454,046 | Past due claims | 10 | |
| 11 | Aset Lainnya | | | | | | | | | | | | | 7,554,477 | Other assets | 11 | |
| | TOTAL | | 603,618 | 8,466,086 | 8,775,082 | 992,922 | 1,304,288 | 81,516 | - | - | - | - | - | 168,280,817 | TOTAL | | |

Tabel 7.b. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Konsolidasi dengan Entitas Anak
Table 7.b. Net Claims Disclosure based on Portfolio Category and Rating Scale - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

| 30 Juni / June 2020 | | | | | | | | | | | | | | | | | |
|-------------------------------|--|---|---|-------------------------|-----------------------|---------------------|---------------------|----------------------|---|----------------|---------------------|----------|----------|--------------------|--|--------------------|-----|
| No. | Kategori Portofolio | Lembaga Pemeringkat / Rating Agencies | Tagihan Bersih / Net Claims | | | | | | | | | | | | Tanpa Peringkat / Unrated | Portfolio Category | No. |
| | | | Peringkat Jangka panjang / Long Term Rating | | | | | | Peringkat Jangka Pendek / Short Term Rating | | | | | | | | |
| | | | Standard and Poor's | AAA | AA+ s.d AA- | A+ s.d A- | BBB+ s.d BBB- | BB+ s.d BB- | B+ s.d B- | Kurang dari B- | A-1 | A-2 | A-3 | Kurang dari A-3 | | | |
| | | | Fitch Rating | AAA | AA+ s.d AA- | A+ s.d A- | BBB+ s.d BBB- | BB+ s.d BB- | B+ s.d B- | Kurang dari B- | F1+ s.d F1 | F2 | F3 | Kurang dari F3 | | | |
| | | | Moody's | Aaa | Aa1 s.d Aa3 | A1 s.d A3 | Baa1 s.d Baa3 | Ba1 s.d Ba3 | B1 s.d B3 | Kurang dari B3 | P-1 | P-2 | P-3 | Kurang dari P-3 | | | |
| PT. Fitch Ratings Indonesia | AAA (idn) | AA+(idn) s.d AA-(idn) | A+(idn) s.d A-(idn) | BBB+(idn) s.d BBB-(idn) | BB+(idn) s.d BB-(idn) | B+(idn) s.d B-(idn) | Kurang dari B-(idn) | F1+(idn) s.d F1(idn) | F2(idn) | F3(idn) | Kurang dari F3(idn) | | | | | | |
| PT Pemeringkat Efek Indonesia | idAAA | idAA+ s.d idAA- | idA+ s.d id A- | id BBB+ s.d id BBB- | id BB+ s.d id BB- | id B+ s.d id B- | Kurang dari idB- | idA1 | idA2 | idA3 s.d id A4 | Kurang dari idA4 | | | | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (14) | (15) | (16) | (2) | (1) | |
| 1 | Tagihan Kepada Pemerintah | | 26,117 | - | - | - | - | - | - | - | - | - | - | 23,188,245 | Claims on sovereign | 1 | |
| 2 | Tagihan Kepada Entitas Sektor Publik | | 102,331 | 298,737 | 5,102,165 | 5,877,278 | - | - | - | - | - | - | - | 3,595,739 | Claims on Public Sector Entity | 2 | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 | |
| 4 | Tagihan Kepada Bank | | 331,146 | 622,277 | 926,231 | 113,411 | 1,415,662 | - | - | 5 | - | - | - | 703,911 | Claims on Bank | 4 | |
| 5 | Kredit Beragun Rumah Tinggal | | | | | | | | | | | | | 357 | Secured by Residential Property | 5 | |
| 6 | Kredit Beragun Properti Komersial | | | | | | | | | | | | | - | Secured by Commercial Real Estate | 6 | |
| 7 | Kredit Pegawai/Pensiunan | | | | | | | | | | | | | 34,003,345 | Pensioners/Other institutions' employees loans | 7 | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | | | | | | | | | | | | | 11,689,733 | Claims on Micro, Small and Retail Portfolio | 8 | |
| 9 | Tagihan kepada Korporasi | | 1,148,306 | 8,766,440 | 3,232,801 | 3,681,859 | - | 1,236,386 | 39,023 | - | - | - | - | 85,564,743 | Claims on Corporate | 9 | |
| 10 | Tagihan yang Telah Jatuh Tempo | | | | | | | | | | | | | 615,130 | Past due claims | 10 | |
| 11 | Aset Lainnya | | | | | | | | | | | | | 7,329,457 | Other assets | 11 | |
| | TOTAL | | 1,607,900 | 9,687,454 | 9,261,197 | 9,672,548 | 1,415,662 | 1,236,386 | 39,023 | 5 | - | - | - | 166,690,660 | TOTAL | | |

| 30 Juni / June 2019 | | | | | | | | | | | | | | | | | |
|-------------------------------|--|---|---|-------------------------|-----------------------|---------------------|---------------------|----------------------|---|----------------|---------------------|----------|----------|--------------------|--|--------------------|-----|
| No. | Kategori Portofolio | Lembaga Pemeringkat / Rating Agencies | Tagihan Bersih / Net Claims | | | | | | | | | | | | Tanpa Peringkat / Unrated | Portfolio Category | No. |
| | | | Peringkat Jangka panjang / Long Term Rating | | | | | | Peringkat Jangka Pendek / Short Term Rating | | | | | | | | |
| | | | Standard and Poor's | AAA | AA+ s.d AA- | A+ s.d A- | BBB+ s.d BBB- | BB+ s.d BB- | B+ s.d B- | Kurang dari B- | A-1 | A-2 | A-3 | Kurang dari A-3 | | | |
| | | | Fitch Rating | AAA | AA+ s.d AA- | A+ s.d A- | BBB+ s.d BBB- | BB+ s.d BB- | B+ s.d B- | Kurang dari B- | F1+ s.d F1 | F2 | F3 | Kurang dari F3 | | | |
| | | | Moody's | Aaa | Aa1 s.d Aa3 | A1 s.d A3 | Baa1 s.d Baa3 | Ba1 s.d Ba3 | B1 s.d B3 | Kurang dari B3 | P-1 | P-2 | P-3 | Kurang dari P-3 | | | |
| PT. Fitch Ratings Indonesia | AAA (idn) | AA+(idn) s.d AA-(idn) | A+(idn) s.d A-(idn) | BBB+(idn) s.d BBB-(idn) | BB+(idn) s.d BB-(idn) | B+(idn) s.d B-(idn) | Kurang dari B-(idn) | F1+(idn) s.d F1(idn) | F2(idn) | F3(idn) | Kurang dari F3(idn) | | | | | | |
| PT Pemeringkat Efek Indonesia | idAAA | idAA+ s.d idAA- | idA+ s.d id A- | id BBB+ s.d id BBB- | id BB+ s.d id BB- | id B+ s.d id B- | Kurang dari idB- | idA1 | idA2 | idA3 s.d id A4 | Kurang dari idA4 | | | | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (14) | (15) | (16) | (2) | (1) | |
| 1 | Tagihan Kepada Pemerintah | | 163,729 | - | - | - | - | - | - | - | - | - | - | 25,846,269 | Claims on sovereign | 1 | |
| 2 | Tagihan Kepada Entitas Sektor Publik | | - | 720,841 | 3,511,247 | - | 619,202 | - | - | - | - | - | - | 6,734,620 | Claims on Public Sector Entity | 2 | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 | |
| 4 | Tagihan Kepada Bank | | 263,169 | 1,297,964 | 3,267,128 | 104,974 | 227,420 | - | - | 505 | - | - | - | 1,025,316 | Claims on Bank | 4 | |
| 5 | Kredit Beragun Rumah Tinggal | | | | | | | | | | | | | 380 | Secured by Residential Property | 5 | |
| 6 | Kredit Beragun Properti Komersial | | | | | | | | | | | | | - | Secured by Commercial Real Estate | 6 | |
| 7 | Kredit Pegawai/Pensiunan | | | | | | | | | | | | | 37,186,987 | Pensioners/Other institutions' employees loans | 7 | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | | | | | | | | | | | | | 13,966,440 | Claims on Micro, Small and Retail Portfolio | 8 | |
| 9 | Tagihan kepada Korporasi | | 275,000 | 6,447,281 | 2,089,977 | 887,948 | 457,666 | 81,516 | - | - | - | - | - | 88,428,851 | Claims on Corporate | 9 | |
| 10 | Tagihan yang Telah Jatuh Tempo | | | | | | | | | | | | | 465,895 | Past due claims | 10 | |
| 11 | Aset Lainnya | | | | | | | | | | | | | 8,214,572 | Other assets | 11 | |
| | TOTAL | | 701,898 | 8,466,086 | 8,868,351 | 992,922 | 1,304,288 | 81,516 | - | 505 | - | - | - | 181,869,331 | TOTAL | | |

Tabel 8.a. Pengungkapan Risiko Kegagalan Pihak Lawan (Transaksi Derivatif *Over the Counter*) - Bank Secara Individu
 Tabel 8.a. Counterparty Credit Risk Disclosure (Over the Counter Derivative Transaction) - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

| No | Variable yang Mendasari | 30 Juni / June 2020 | | | | | | | | 30 Juni / June 2019 | | | | | | | | Underlying Variable | No |
|-----|-------------------------|----------------------------------|--|-----------------------|--|---|--|-----------|---|----------------------------------|--|-----------------------|--|---|--|-----------|---|---------------------|-----|
| | | Nilai Nosional / Notional Amount | | | Tagihan Derivatif / Derivatives Assets | Kewajiban Derivatif / Derivatives Liabilities | Tagihan Bersih sebelum MRK / Net Claims before CRM | MRK / CRM | Tagihan Bersih setelah MRK / Net Claimes post CRM | Nilai Nosional / Notional Amount | | | Tagihan Derivatif / Derivatives Assets | Kewajiban Derivatif / Derivatives Liabilities | Tagihan Bersih sebelum MRK / Net Claims before CRM | MRK / CRM | Tagihan Bersih setelah MRK / Net Claimes post CRM | | |
| | | < 1 Tahun / < 1 Year | > 1 Tahun - < 5 Tahun / > 1 Year - < 5 Years | > 5 Tahun / > 5 years | | | | | | < 1 Tahun / < 1 Year | > 1 Tahun - < 5 Tahun / > 1 Year - < 5 Years | > 5 Tahun / > 5 years | | | | | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (2) | (1) |
| 1 | Suku Bunga | 627,220 | 2,939,364 | 5,608,165 | 162,711 | 171,650 | 361,910 | 0 | 361,910 | 6,837,710 | 4,890,325 | 5,219,942 | 75,551 | 198,185 | 594,320 | 0 | 594,320 | Interest Rate | 1 |
| 2 | Nilai Tukar | 440,271 | 7,970 | 16,954,081 | 313,681 | 174,215 | 728,545 | 0 | 728,545 | 13,316,832 | 834,004 | - | 142,463 | 78,763 | 586,442 | 0 | 586,442 | Exchange Rate | 2 |
| 3 | Lainnya | - | - | 23,640,934 | 453,890 | 395,838 | 1,660,675 | 0 | 1,660,675 | 8,081,450 | 14,884,611 | - | 614,245 | 566,888 | 2,778,515 | 0 | 2,778,515 | Others | 3 |
| | Total | 1,067,491 | 2,947,334 | 46,203,180 | 930,283 | 741,702 | 2,751,130 | 0 | 2,751,130 | 28,235,993 | 20,608,940 | 5,219,942 | 832,259 | 843,835 | 3,959,277 | 0 | 3,959,277 | Total | |

Tabel 8.b. Pengungkapan Risiko Kegagalan Pihak Lawan (Transaksi Derivatif *Over the Counter*) - Bank Secara Konsolidasi dengan Entitas Anak
 Tabel 8.b. Counterparty Credit Risk Disclosure (*Over the Counter Derivative Transaction*) - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

| No | Variable yang Mendasari | 30 Juni / June 2020 | | | | | | | | 30 Juni / June 2019 | | | | | | | | Underlying Variable | No |
|-----|-------------------------|---------------------------------|--|-----------------------|--|---|--|-----------|--|---------------------------------|--|-----------------------|--|---|--|-----------|--|---------------------|------|
| | | Nilai Nominasi / Nominal Amount | | | Tagihan Derivatif / Derivatives Assets | Kewajiban Derivatif / Derivatives Liabilities | Tagihan Bersih sebelum MRK / Net Claims before CRM | MRK / CRM | Tagihan Bersih setelah MRK / Net Claims post CRM | Nilai Nominasi / Nominal Amount | | | Tagihan Derivatif / Derivatives Assets | Kewajiban Derivatif / Derivatives Liabilities | Tagihan Bersih sebelum MRK / Net Claims before CRM | MRK / CRM | Tagihan Bersih setelah MRK / Net Claims post CRM | | |
| | | < 1 Tahun / < 1 Year | > 1 Tahun - < 5 Tahun / > 1 Year - < 5 Years | > 5 Tahun / > 5 Years | | | | | | < 1 Tahun / < 1 Year | > 1 Tahun - < 5 Tahun / > 1 Year - < 5 Years | > 5 Tahun / > 5 Years | | | | | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) |
| 1 | Suku Bunga | 627,220 | 2,930,364 | 5,608,165 | 162,711 | 171,650 | 361,910 | 0 | 361,910 | 6,837,710 | 4,890,325 | 5,219,942 | 75,551 | 198,185 | 594,330 | 0 | 594,330 | Interest Rate | 1 |
| 2 | Nilai Tukar | 440,271 | 7,970 | 16,954,081 | 313,681 | 174,215 | 728,545 | 0 | 728,545 | 13,316,832 | 834,004 | - | 142,463 | 78,763 | 586,442 | 0 | 586,442 | Exchange Rate | 2 |
| 3 | Lainnya | - | - | 23,840,934 | 453,890 | 395,838 | 1,660,675 | 0 | 1,660,675 | 8,081,450 | 14,884,611 | - | 614,245 | 566,888 | 2,778,515 | 0 | 2,778,515 | Others | 3 |
| 4 | Emas | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | Gold | 4 |
| 5 | Logam selain Emas | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | Other Coins | 5 |
| 6 | Lainnya | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | Others | 6 |
| | Total | 1,067,491 | 2,947,334 | 46,203,180 | 930,283 | 741,702 | 2,751,130 | 0 | 2,751,130 | 28,235,903 | 20,608,040 | 5,219,942 | 832,259 | 843,835 | 3,959,277 | 0 | 3,959,277 | Total | |

Tabel 9.a. Pengungkapan Risiko Kegagalan Pihak Lawan (Transaksi Reverse Repo) - Bank Secara Individual
Table 9.a. Counterparty Credit Risk Disclosure (Reverse Repo Transaction) - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

| No. | Kategori Portofolio | 30 Juni / June 2020 | | | | 30 Juni / June 2019 | | | | Portfolio Category | No. |
|-----|--|----------------------------------|--|--|---------------------------------|----------------------------------|--|--|---------------------------------|--|-----|
| | | Nilai Wajar Tagihan / Fair Value | Nilai MRK / Credit Risk Mitigation (CRM) | Tagihan Bersih setelah MRK / Net Claims post CRM | ATMR setelah MRK / RWA post CRM | Nilai Wajar Tagihan / Fair Value | Nilai MRK / Credit Risk Mitigation (CRM) | Tagihan Bersih setelah MRK / Net Claims post CRM | ATMR setelah MRK / RWA post CRM | | |
| (1) | (2) | (3) | (4) | (5) | (6) | | | | | (2) | (1) |
| 1 | Tagihan Kepada Pemerintah | - | - | - | - | - | - | - | - | Claims on sovereign | 1 |
| 2 | Tagihan Kepada Entitas Sektor Publik | - | - | - | - | - | - | - | - | Claims on Public Sector Entity | 2 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 |
| 4 | Tagihan Kepada Bank | - | - | - | - | - | - | - | - | Claims on Bank | 4 |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | - | - | - | - | - | - | - | - | Claims on Micro, Small and Retail Portfolio | 5 |
| 6 | Tagihan kepada Korporasi | - | - | - | - | - | - | - | - | Claims on Corporate | 6 |
| | Total | - | - | - | - | - | - | - | - | Total | |

Tabel 9.b. Pengungkapan Risiko Kegagalan Pihak Lawan (Transaksi Reverse Repo) - Bank Secara Konsolidasi dengan Entitas Anak
Table 9.b. Counterparty Credit Risk Disclosure (Reverse Repo Transaction) - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

| No. | Kategori Portofolio | 30 Juni / June 2020 | | | | 30 Juni / June 2019 | | | | Portfolio Category | No. |
|-----|--|----------------------------------|--|--|---------------------------------|----------------------------------|--|--|---------------------------------|--|-----|
| | | Nilai Wajar Tagihan / Fair Value | Nilai MRK / Credit Risk Mitigation (CRM) | Tagihan Bersih setelah MRK / Net Claims Post CRM | ATMR setelah MRK / RWA post CRM | Nilai Wajar Tagihan / Fair Value | Nilai MRK / Credit Risk Mitigation (CRM) | Tagihan Bersih setelah MRK / Net Claims Post CRM | ATMR setelah MRK / RWA post CRM | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (2) | (1) |
| 1 | Tagihan Kepada Pemerintah | - | - | - | - | - | - | - | - | Claims on sovereign | 1 |
| 2 | Tagihan Kepada Entitas Sektor Publik | - | - | - | - | - | - | - | - | Claims on Public Sector Entity | 2 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 |
| 4 | Tagihan Kepada Bank | - | - | - | - | - | - | - | - | Claims on Bank | 4 |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | - | - | - | - | - | - | - | - | Claims on Micro, Small and Retail Portfolio | 5 |
| 6 | Tagihan kepada Korporasi | - | - | - | - | - | - | - | - | Claims on Corporate | 6 |
| | Total | - | - | - | - | - | - | - | - | Total | |

Tabel 10.b. Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank Secara Konsolidasi dengan Entitas Anak
 Table 10.b. Net Claims based on Risk Weight post Credit Risk Mitigation - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

| No. | Kategori Portofolio | 30 Juni / June 2020 | | | | | | | | | | | 30 Juni / June 2019 | | | | | | | | | | | ATMR / RWA | Beban Modal / Capital Charge | Portfolio Category | No. | | | |
|----------|--|--|-------------------|------------|----------|----------|-------------------|-------------------|-------------------|------------------|---------------------|--------------------|--|-------------------|------------------|------------|----------|----------|-------------------|-------------------|---------------------|------------------|------------------|--------------------|------------------------------|--------------------|--|--|------------------------------------|----------|
| | | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Claims post Credit Risk Mitigation | | | | | | | | | | | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Claims post Credit Risk Mitigation | | | | | | | | | | | | | | | | | |
| | | 0% | 20% | 35% | 40% | 45% | 50% | 75% | 100% | 150% | Lainnya / Others | 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) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) | (24) | (25) | (26) | (2) | (1) | | | |
| A | Eksposur Neraca | | | | | | | | | | | | | | | | | | | | | | | | | | | Balance Sheet Exposures | A | |
| 1 | Tagihan Kepada Pemerintah | 23.214.362 | - | - | - | - | - | - | - | - | - | - | - | - | 25.879.284 | - | - | - | - | - | - | - | - | - | - | - | - | Claims on sovereign | 1 | |
| 2 | Tagihan Kepada Entitas Sektor Publik | - | 401.067 | - | - | - | 13.983.718 | - | - | - | - | - | 7.072.072 | 565.766 | - | 720.841 | - | - | - | - | 9.902.917 | - | 125.082 | - | - | 5.220.709 | 417.657 | Claims on Public Sector Entity | 2 | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 | | |
| 4 | Tagihan Kepada Bank | - | 1.267.555 | - | - | - | 1.787.125 | - | 3.755 | - | - | - | 1.150.828 | 92.067 | - | 3.385.231 | - | - | - | - | 859.008 | - | - | - | - | 1.106.551 | 88.524 | Claims on Bank | 4 | |
| 5 | Kredit Beragun Rumah Tinggal | - | - | 357 | - | - | - | - | - | - | - | - | 125 | 10 | - | - | 380 | - | - | - | - | - | - | - | 133 | 11 | Secured by Residential Property | 5 | | |
| 6 | Kredit Beragun Properti Komersial | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | Secured by Commercial Real Estate | 6 | | |
| 7 | Kredit Pegawai/Pensiunan | - | - | - | - | - | 34.003.343 | - | - | - | - | - | 17.001.672 | 1.360.134 | - | - | - | - | - | - | - | - | - | - | - | 18.593.494 | 1.487.480 | Pensioners/Other institutions employees loans | 7 | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | - | 21.988 | - | - | - | - | 11.665.995 | - | - | - | - | 8.753.894 | 700.212 | - | 29.676 | - | - | - | - | - | - | 13.936.764 | - | - | 10.456.509 | 836.681 | Claims on Micro, Small and Retail Portfolio | 8 | |
| 9 | Tagihan kepada Korporasi | 151.130 | 8.962.291 | - | - | - | 6.597.394 | - | 72.872.556 | 1.275.409 | - | 79.798.111 | 6.383.849 | 79.925 | 5.697.301 | - | - | - | 15.316.575 | - | 63.367.212 | 81.515 | - | - | 72.284.759 | 5.762.781 | Claims on Corporate | 9 | | |
| 10 | Tagihan yang Telah Jatuh Tempo | - | 209 | - | - | - | - | - | 224 | 614.698 | - | 922.313 | 73.785 | - | 595 | - | - | - | - | - | 11.849 | 453.451 | - | - | - | 692.145 | 55.372 | Past due claims | 10 | |
| 11 | Aset Lainnya | 2.088.750 | - | - | - | - | - | - | 5.180.875 | 59.832 | - | 5.270.623 | 421.650 | 2.054.700 | - | - | - | - | - | - | - | - | 6.137.350 | 22.522 | - | 6.171.131 | 493.690 | Other assets | 11 | |
| | Total Eksposur Neraca | 25.454.242 | 10.653.110 | 357 | - | - | 56.371.580 | 11.665.995 | 78.057.410 | 1.949.939 | - | 119.969.638 | 9.597.572 | 28.013.909 | 9.833.644 | 380 | 0 | 0 | 63.265.487 | 13.936.764 | 69.641.493 | 557.488 | 0 | 114.527.431 | 9.162.196 | 114.527.431 | 9.162.196 | Total Balance Sheet Exposures | B | |
| B | Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif | | | | | | | | | | | | | | | | | | | | | | | | | | | Off-Balance Sheet Exposures | B | |
| 1 | Tagihan Kepada Pemerintah | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | Claims on sovereign | 1 | |
| 2 | Tagihan Kepada Entitas Sektor Publik | - | - | - | - | - | 591.466 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 418.535 | 33.483 | Claims on Public Sector Entity | 2 | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 | |
| 4 | Tagihan Kepada Bank | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Bank | 4 | |
| 5 | Kredit Beragun Rumah Tinggal | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | Secured by Residential Property | 5 | |
| 6 | Kredit Beragun Properti Komersial | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | Secured by Commercial Real Estate | 6 | |
| 7 | Kredit Pegawai/Pensiunan | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | Pensioners/Other institutions employees loans | 7 | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | - | - | - | - | - | - | 1.750 | - | - | - | - | 1.319 | 105 | - | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Micro, Small and Retail Portfolio | 8 | |
| 9 | Tagihan kepada Korporasi | 23.456 | 925.000 | - | - | - | 4.337.167 | - | 6.828.233 | - | - | 9.181.817 | 734.545 | 7.750 | 1.025.000 | - | - | - | - | - | 3.901.949 | - | 7.304.685 | - | - | 9.460.660 | 756.853 | Claims on Corporate | 9 | |
| 10 | Tagihan yang Telah Jatuh Tempo | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | Past due claims | 10 | |
| | Total Eksposur TRA | 23.456 | 925.000 | - | - | - | 4.928.633 | 1.750 | 6.828.233 | - | - | 9.478.662 | 758.309 | 7.750 | 1.025.000 | - | - | - | - | 4.739.019 | - | 7.304.685 | - | - | 9.879.195 | 790.336 | 9.879.195 | 790.336 | Off-Balance Sheet Exposures | C |
| C | Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) | | | | | | | | | | | | | | | | | | | | | | | | | | | Counterparty Credit Risk | C | |
| 1 | Tagihan Kepada Pemerintah | - | - | - | - | - | - | - | - | - | - | - | - | - | 130.715 | - | - | - | - | - | - | - | - | - | - | - | - | Pensioners/Other institutions employees loans | 1 | |
| 2 | Tagihan Kepada Entitas Sektor Publik | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Public Sector Entity | 2 | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 | |
| 4 | Tagihan Kepada Bank | - | 607.332 | - | - | - | 446.876 | - | - | - | - | - | 1.185.069 | 94.805 | - | 1.150.770 | - | - | - | - | 776.351 | - | 15.116 | - | - | 1.825.057 | 130.005 | Claims on Bank | 4 | |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Micro, Small and Retail Portfolio | 5 | |
| 6 | Tagihan kepada Korporasi | - | 27.454 | - | - | - | - | - | 12.788 | - | - | 1.666.564 | 133.485 | - | - | - | - | - | - | - | - | - | - | - | - | 1.886.326 | 150.906 | Claims on Corporate | 6 | |
| | Total Eksposur Counterparty Credit Risk | - | 634.786 | - | - | - | 459.664 | - | 1.656.690 | - | - | 2.853.633 | 228.290 | 130.715 | 1.150.770 | - | - | - | - | - | 776.351 | - | 1,901.442 | - | - | 3,511,382 | 280,911 | Total Counterparty Credit Risk Exposures | | |

Tabel 11.a. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank Secara Individual
 Table 11.a. Net Claims and Credit Risk Mitigation Techniques - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

| No. | Kategori Portofolio | 30 Juni / June 2020 | | | | | | 30 Juni / June 2019 | | | | | | Portfolio Category | No. |
|----------|--|-------------------------------|---|-------------------------------|---------------------------------------|----------------|--|-------------------------------|---|-------------------------------|---------------------------------------|----------------|--|--|-----|
| | | Tagihan Bersih/ Net Claims | Bagian yang dijamin / Claims guaranteed by: | | | | Bagian yang tidak dijamin / Claims not guaranteed | Tagihan Bersih/ Net Claims | Bagian yang dijamin / Claims guaranteed by: | | | | Bagian yang tidak dijamin / Claims not guaranteed | | |
| | | | Agunan / Collateral | Garansi / Guarantee letter | Asuransi Kredit / Credit Insurance | Lainnya/Others | | | Agunan / Collateral | Garansi / Guarantee letter | Asuransi Kredit / Credit Insurance | Lainnya/Others | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8)=(3)+(4)+(5)+(6)+(7) | (9) | (10) | (11) | (12) | (13) | (14)=(9)+(10)+(11)+(12)+(13) | (2) | (1) |
| A | Eksposur Neraca | | | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah | 18,051,043 | - | - | - | - | 18,051,043 | 21,444,412 | - | - | - | - | 21,444,412 | Balance Sheet Exposures | A |
| 2 | Tagihan Kepada Entitas Sektor Publik | 14,261,594 | 302,794 | - | - | - | 13,958,800 | 10,655,571 | 494,120 | - | - | - | 10,161,451 | Claims on sovereign | 1 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Public Sector Entity | 2 |
| 4 | Tagihan Kepada Bank | 2,837,959 | - | - | - | - | 2,837,959 | 4,045,454 | - | - | - | - | 4,045,454 | Claims on Multilateral Development Banks and International Institute | 3 |
| 5 | Kredit Beragun Rumah Tinggal | 357 | - | - | - | - | 357 | 380 | - | - | - | - | 380 | Claims on Bank | 4 |
| 6 | Kredit Beragun Properti Komersial | - | - | - | - | - | - | - | - | - | - | - | - | Secured by Residential Property | 5 |
| 7 | Kredit Pegawai/Pensiunan | 34,003,343 | - | - | - | - | 34,003,343 | 37,186,987 | - | - | - | - | 37,186,987 | Secured by Commercial Real Estate | 6 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | 3,421,486 | - | - | 21,988 | - | 3,399,498 | 5,589,693 | - | - | 29,676 | - | 5,560,017 | Pensioners/Other institutions' employees loans | 7 |
| 9 | Tagihan kepada Korporasi | 89,840,527 | 4,183,286 | - | - | - | 85,657,241 | 84,537,579 | 13,477,005 | - | 19 | - | 71,060,555 | Claims on Micro, Small and Retail Portfolio | 8 |
| 10 | Tagihan yang Telah Jatuh Tempo | 614,907 | - | - | 209 | - | 614,698 | 454,046 | - | - | 595 | - | 453,451 | Claims on Corporate | 9 |
| 11 | Aset Lainnya | 6,076,420 | - | - | - | - | 6,076,420 | 7,554,476 | - | - | - | - | 7,554,476 | Past due claims | 10 |
| | Total Eksposur Neraca | 169,107,636 | 4,486,080 | - | 22,197 | - | 164,599,359 | 171,468,598 | 13,971,125 | - | 30,290 | - | 157,467,183 | Total Balance Sheet Exposures | |
| B | Eksposur Rekening Administratif | | | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah | - | - | - | - | - | - | - | - | - | - | - | - | Off-Balance Sheet Exposures | B |
| 2 | Tagihan Kepada Entitas Sektor Publik | 591,466 | - | - | - | - | 591,466 | 837,070 | - | - | - | - | 837,070 | Claims on sovereign | 1 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Public Sector Entity | 2 |
| 4 | Tagihan Kepada Bank | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 |
| 5 | Kredit Beragun Rumah Tinggal | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Bank | 4 |
| 6 | Kredit Beragun Properti Komersial | - | - | - | - | - | - | - | - | - | - | - | - | Secured by Residential Property | 5 |
| 7 | Kredit Pegawai/Pensiunan | - | - | - | - | - | - | - | - | - | - | - | - | Secured by Commercial Real Estate | 6 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | 1,750 | - | - | - | - | 1,750 | - | - | - | - | - | - | Pensioners/Other institutions' employees loans | 7 |
| 9 | Tagihan kepada Korporasi | 12,113,856 | 4,360,623 | - | - | - | 7,753,233 | 12,239,384 | 3,909,699 | - | - | - | 8,329,685 | Claims on Micro, Small and Retail Portfolio | 8 |
| 10 | Tagihan yang Telah Jatuh Tempo | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Corporate | 9 |
| | Total Eksposur Rekening Administratif | 12,707,072 | 4,360,623 | - | - | - | 8,346,449 | 13,076,454 | 3,909,699 | - | - | - | 9,166,755 | Total Off-Balance Sheet Exposures | |
| C | Eksposur Counterparty Credit Risk | | | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah | - | - | - | - | - | - | 130,715 | - | - | - | - | 130,715 | Counterparty Credit Risk Exposures | C |
| 2 | Tagihan Kepada Entitas Sektor Publik | - | - | - | - | - | - | - | - | - | - | - | - | Claims on sovereign | 1 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Public Sector Entity | 2 |
| 4 | Tagihan Kepada Bank | 1,054,208 | - | - | - | - | 1,054,208 | 1,942,237 | - | - | - | - | 1,942,237 | Claims on Multilateral Development Banks and International Institute | 3 |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Bank | 4 |
| 6 | Tagihan kepada Korporasi | 1,696,922 | - | - | - | - | 1,696,922 | 1,886,326 | - | - | - | - | 1,886,326 | Claims on Micro, Small and Retail Portfolio | 5 |
| | Total Eksposur Counterparty Credit Risk | 2,751,130 | - | - | - | - | 2,751,130 | 3,959,278 | - | - | - | - | 3,959,278 | Total Counterparty Credit Risk Exposures | |
| | Total (A+B+C) | 184,565,838 | 8,846,703 | - | 22,197 | - | 175,696,938 | 188,504,330 | 17,880,824 | - | 30,290 | - | 170,593,216 | Total (A+B+C) | |

Tabel 11.b. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank Secara Konsolidasi dengan Entitas Anak
 Table 11.b. Net Claims and Credit Risk Mitigation Techniques - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / In million Rupiah)

| No. | Kategori Portofolio | 30 Juni / June 2020 | | | | | | 30 Juni / June 2019 | | | | | | Portfolio Category | No. |
|----------|--|-------------------------------|---|-------------------------------|---------------------------------------|-----------------|--|-------------------------------|---|-------------------------------|---------------------------------------|-----------------|--|--|-----|
| | | Tagihan Bersih/ Net Claims | Bagian yang dijamin / Claims guaranteed by: | | | | Bagian yang tidak dijamin / Claims not guaranteed | Tagihan Bersih/ Net Claims | Bagian yang dijamin / Claims guaranteed by: | | | | Bagian yang tidak dijamin / Claims not guaranteed | | |
| | | | Agunan / Collateral | Garansi / Guarantee letter | Asuransi Kredit / Credit Insurance | Lainnya /Others | | | Agunan / Collateral | Garansi / Guarantee letter | Asuransi Kredit / Credit Insurance | Lainnya /Others | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8)=(3)-(4)-(5)+(6)+(7) | (9) | (10) | (11) | (12) | (13) | (14)=(9)-(10)+(11)+(12)+(13) | (2) | (1) |
| A | Eksposur Neraca | | | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah | 23.214.362 | - | - | - | - | 23.214.362 | 25.879.283 | - | - | - | - | 25.879.283 | Balance Sheet Exposures | A |
| 2 | Tagihan Kepada Entitas Sektor Publik | 14.384.785 | 302.794 | - | - | - | 14.081.991 | 10.748.840 | 494.120 | - | - | - | 10.254.720 | Claims on sovereign | 1 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Public Sector Entity | 2 |
| 4 | Tagihan Kepada Bank | 3.058.435 | - | - | - | - | 3.058.435 | 4.244.239 | - | - | - | - | 4.244.239 | Claims on Multilateral Development Banks and International Institute | 3 |
| 5 | Kredit Beragun Rumah Tinggal | 357 | - | - | - | - | 357 | 380 | - | - | - | - | 380 | Claims on Bank | 4 |
| 6 | Kredit Beragun Properti Komersial | - | - | - | - | - | - | - | - | - | - | - | - | Secured by Residential Property | 5 |
| 7 | Kredit Pegawai/Pensiunan | 34.003.343 | - | - | - | - | 34.003.343 | 37.186.987 | - | - | - | - | 37.186.987 | Secured by Commercial Real Estate | 6 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | 11.687.983 | - | - | 21.988 | - | 11.665.995 | 13.966.441 | - | - | 29.676 | - | 13.936.765 | Pensioners/Other institutions' employees loans | 7 |
| 9 | Tagihan kepada Korporasi | 89.858.780 | 4.201.539 | - | - | - | 85.657.241 | 84.542.529 | 13.481.955 | - | 19 | - | 71.060.555 | Claims on Micro, Small and Retail Portfolio | 8 |
| 10 | Tagihan yang Telah Jatuh Tempo | 615.131 | - | - | 209 | - | 614.922 | 465.895 | - | - | 595 | - | 465.300 | Claims on Corporate | 9 |
| 11 | Aset Lainnya | 7.329.457 | - | - | - | - | 7.329.457 | 8.214.571 | - | - | - | - | 8.214.571 | Past due claims | 10 |
| | Total Eksposur Neraca | 184.152.633 | 4.504.333 | - | 22.197 | - | 179.626.103 | 185.249.165 | 13.976.075 | - | 30.290 | - | 171.242.800 | Total Balance Sheet Exposures | |
| B | Eksposur Rekening Administratif | | | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah | - | - | - | - | - | - | - | - | - | - | - | - | Off-Balance Sheet Exposures | B |
| 2 | Tagihan Kepada Entitas Sektor Publik | 591.466 | - | - | - | - | 591.466 | 837.070 | - | - | - | - | 837.070 | Claims on sovereign | 1 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Public Sector Entity | 2 |
| 4 | Tagihan Kepada Bank | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 |
| 5 | Kredit Beragun Rumah Tinggal | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Bank | 4 |
| 6 | Kredit Beragun Properti Komersial | - | - | - | - | - | - | - | - | - | - | - | - | Secured by Residential Property | 5 |
| 7 | Kredit Pegawai/Pensiunan | - | - | - | - | - | - | - | - | - | - | - | - | Secured by Commercial Real Estate | 6 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | 1.750 | - | - | - | - | 1.750 | - | - | - | - | - | - | Pensioners/Other institutions' employees loans | 7 |
| 9 | Tagihan kepada Korporasi | 12.113.856 | 4.360.623 | - | - | - | 7.753.233 | 12.239.384 | 3.909.699 | - | - | - | 8.329.685 | Claims on Micro, Small and Retail Portfolio | 8 |
| 10 | Tagihan yang Telah Jatuh Tempo | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Corporate | 9 |
| | Total Eksposur Rekening Administratif | 12.707.072 | 4.360.623 | - | - | - | 8.346.449 | 13.076.454 | 3.909.699 | - | - | - | 9.166.755 | Total Off-Balance Sheet Exposures | |
| C | Eksposur Counterparty Credit Risk | | | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah | - | - | - | - | - | - | 130.715 | - | - | - | - | 130.715 | Counterparty Credit Risk Exposures | C |
| 2 | Tagihan Kepada Entitas Sektor Publik | - | - | - | - | - | - | - | - | - | - | - | - | Claims on sovereign | 1 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Public Sector Entity | 2 |
| 4 | Tagihan Kepada Bank | 1.054.208 | - | - | - | - | 1.054.208 | 1.942.237 | - | - | - | - | 1.942.237 | Claims on Multilateral Development Banks and International Institute | 3 |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | - | - | - | - | - | - | - | - | - | - | - | - | Claims on Bank | 4 |
| 6 | Tagihan kepada Korporasi | 1.696.922 | - | - | - | - | 1.696.922 | 1.886.326 | - | - | - | - | 1.886.326 | Claims on Micro, Small and Retail Portfolio | 5 |
| | Total Eksposur Counterparty Credit Risk | 2.751.130 | - | - | - | - | 2.751.130 | 3.959.278 | - | - | - | - | 3.959.278 | Total Counterparty Credit Risk Exposures | |
| | Total (A+B+C) | 199.610.835 | 8.864.956 | - | 22.197 | - | 190.723.682 | 202.284.897 | 17.885.774 | - | 30.290 | - | 184.368.833 | Total (A+B+C) | |

Tabel 12.a. Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank Secara Individual
Tabel 12.a. Credit Risk Risk Weighted Assets Calculation using Standardized Approach- Bank Stand Alone

Tabel 12.a.1. Pengungkapan Eksposur Aset di Neraca / Table 12.a.1. Asset Exposures

(dalam jutaan Rupiah / in million Rupiah)

| No. | Kategori Portofolio | 30 Juni / June 2020 | | | 30 Juni / June 2019 | | | Portfolio Category | No. |
|-----|--|--------------------------------|-----------------------------------|------------------------------------|--------------------------------|-----------------------------------|------------------------------------|--|-----|
| | | Tagihan Bersih / Net Claims | ATMR sebelum MRK / RWA pre CRM | ATMR setelah MRK / RWA post CRM | Tagihan Bersih / Net Claims | ATMR sebelum MRK / RWA pre CRM | ATMR setelah MRK / RWA post CRM | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (2) | (1) |
| 1 | Tagihan Kepada Pemerintah | 18,051,043 | - | - | 21,444,412 | - | - | Claims on sovereign | 1 |
| 2 | Tagihan Kepada Entitas Sektor Publik | 14,261,594 | 7,010,477 | 7,010,477 | 10,655,571 | 5,421,135 | 5,174,075 | Claims on Public Sector Entity | 2 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 |
| 4 | Tagihan Kepada Bank | 2,837,959 | 1,106,733 | 1,106,733 | 4,045,454 | 1,066,794 | 1,066,794 | Claims on Bank | 4 |
| 5 | Kredit Beragun Rumah Tinggal | 357 | 125 | 125 | 380 | 133 | 133 | Secured by Residential Property | 5 |
| 6 | Kredit Beragun Properti Komersial | - | - | - | - | - | - | Secured by Commercial Real Estate | 6 |
| 7 | Kredit Pegawai/Pensiunan | 34,003,343 | 17,001,672 | 17,001,672 | 37,186,987 | 18,593,494 | 18,593,494 | Pensioners/Other institutions' employees loans | 7 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | 3,421,486 | 2,566,115 | 2,554,021 | 5,589,693 | 4,192,270 | 4,175,948 | Claims on Micro, Small and Retail Portfolio | 8 |
| 9 | Tagihan kepada Korporasi | 89,840,527 | 81,743,156 | 79,798,111 | 84,537,579 | 79,063,239 | 72,284,759 | Claims on Corporate | 9 |
| 10 | Tagihan yang telah jatuh tempo | 614,907 | 922,361 | 922,089 | 454,046 | 681,069 | 680,296 | Past due claims | 10 |
| 11 | Aset Lainnya | 6,076,420 | - | 4,843,991 | 7,554,476 | - | 5,864,434 | Other assets | 11 |
| | Total | 169,107,636 | 110,350,638 | 113,237,219 | 171,468,598 | 109,018,134 | 107,839,933 | Total | |

Tabel 12.a.2. Pengungkapan Eksposur Kewajiban Komitmen / Kontinjensi pada Transaksi Rekening Administatif / Table 12.a.2. Off Balance Sheet Exposures

(dalam jutaan Rupiah / in million Rupiah)

| No. | Kategori Portofolio | 30 Juni / June 2020 | | | 30 Juni / June 2019 | | | Portfolio Category | No. |
|-----|--|--------------------------------|-----------------------------------|------------------------------------|--------------------------------|-----------------------------------|------------------------------------|--|-----|
| | | Tagihan Bersih / Net Claims | ATMR sebelum MRK / RWA pre CRM | ATMR setelah MRK / RWA post CRM | Tagihan Bersih / Net Claims | ATMR sebelum MRK / RWA pre CRM | ATMR setelah MRK / RWA post CRM | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (2) | (1) |
| 1 | Tagihan Kepada Pemerintah | - | - | - | - | - | - | Claims on sovereign | 1 |
| 2 | Tagihan Kepada Entitas Sektor Publik | 591,466 | 295,733 | 295,733 | 837,070 | 418,535 | 418,535 | Claims on Public Sector Entity | 2 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 |
| 4 | Tagihan Kepada Bank | - | - | - | - | - | - | Claims on Bank | 4 |
| 5 | Kredit Beragun Rumah Tinggal | - | - | - | - | - | - | Secured by Residential Property | 5 |
| 6 | Kredit Beragun Properti Komersial | - | - | - | - | - | - | Secured by Commercial Real Estate | 6 |
| 7 | Kredit Pegawai/Pensiunan | - | - | - | - | - | - | Pensioners/Other institutions' employees loans | 7 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | 1,750 | 1,313 | 1,313 | - | - | - | Claims on Micro, Small and Retail Portfolio | 8 |
| 9 | Tagihan kepada Korporasi | 12,113,856 | 11,338,218 | 9,181,816 | 12,239,384 | 11,331,668 | 9,460,660 | Claims on Corporate | 9 |
| 10 | Tagihan yang telah jatuh tempo | - | - | - | - | - | - | Past due claims | 10 |
| | Total | 12,707,072 | 11,635,264 | 9,478,862 | 13,076,454 | 11,750,203 | 9,879,195 | Total | |

Tabel 12.a.3. Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (counterparty credit risk) / Table 12.a.3. Counterparty Credit Risk Exposures

(dalam jutaan Rupiah / in million Rupiah)

| No. | Kategori Portofolio | 30 Juni / June 2020 | | | 30 Juni / June 2019 | | | Portfolio Category | No. |
|-----|--|--------------------------------|-----------------------------------|------------------------------------|--------------------------------|-----------------------------------|------------------------------------|--|-----|
| | | Tagihan Bersih / Net Claims | ATMR sebelum MRK / RWA pre CRM | ATMR setelah MRK / RWA post CRM | Tagihan Bersih / Net Claims | ATMR sebelum MRK / RWA pre CRM | ATMR setelah MRK / RWA post CRM | | |
| (1) | (2) | (3) | (4) | (5) | (3) | (4) | (5) | (2) | (1) |
| 1 | Tagihan Kepada Pemerintah | - | - | - | 130,715 | - | - | Claims on sovereign | 1 |
| 2 | Tagihan Kepada Entitas Sektor Publik | - | - | - | - | - | - | Claims on Public Sector Entity | 2 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 |
| 4 | Tagihan Kepada Bank | 1,054,208 | - | 344,904 | 1,942,237 | - | 633,447 | Claims on Bank | 4 |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | - | - | - | - | - | - | Claims on Micro, Small and Retail Portfolio | 5 |
| 6 | Tagihan kepada Korporasi | 1,696,922 | - | 1,668,564 | 1,886,325 | - | 1,886,325 | Claims on Corporate | 6 |
| 7 | Eksposure tertimbang dari Credit Valuation Adjustment (CVA) | - | - | 840,164 | - | - | 991,610 | Credit Valuation Adjustment Weighted Average | 7 |
| | Total | 2,751,130 | - | 2,853,633 | 3,959,277 | - | 3,511,382 | Total | |

Tabel 12.a.4. Eksposur Risiko Settlement / Table 12.a.4. Settlement Risk Exposures

(dalam jutaan Rupiah / in million Rupiah)

| No | Jenis Transaksi | 30 Juni / June 2020 | | | 30 Juni / June 2019 | | | Transaction Type | No |
|-----|---|---------------------------|---|------------|---------------------------|---|------------|--|-----|
| | | Nilai Eksposur / Exposure | Faktor Pengurang Modal / Capital Deduction Factor | ATMR / RWA | Nilai Eksposur / Exposure | Faktor Pengurang Modal / Capital Deduction Factor | ATMR / RWA | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (2) | (1) |
| 1. | Delivery versus payment | - | - | - | - | - | - | Delivery versus payment | 1. |
| | a.Beban Modal 8% (5-15 hari) | - | - | - | - | - | - | a. 8% capital charge (5-15 days) | |
| | b.Beban Modal 50% (16-30 hari) | - | - | - | - | - | - | b. 50% capital charge (16-30 days) | |
| | c.Beban Modal 75% (31-45 hari) | - | - | - | - | - | - | c. 75% capital charge (31-45 days) | |
| | d.Beban Modal 100% (lebih dari 45 hari) | - | - | - | - | - | - | d. 100% capital charge (more than 45 days) | |
| 2. | Non-delivery versus payment | - | - | - | - | - | - | Non delivery versus payment | 2. |
| | Total | - | - | - | - | - | - | Total | |

Tabel 12.a.5. Pengungkapan Eksposur Sekuritisasi Table / Table 12.a.5. Securitisation Exposures

(dalam jutaan Rupiah / in million Rupiah)

| No | Jenis Transaksi | 30 Juni / June 2020 | | 30 Juni / June 2019 | | Transaction Type | No |
|-----|---|---|------------|---|------------|---|----|
| | | Faktor Pengurang Modal / Capital Deduction Factor | ATMR / RWA | Faktor Pengurang Modal / Capital Deduction Factor | ATMR / RWA | | |
| (1) | (2) | (3) | (4) | (5) | (6) | | |
| 1. | Fasilitas Kredit Pendukung yang memenuhi persyaratan | - | - | - | - | Eligible credit facility | 1. |
| 2. | Fasilitas Kredit Pendukung yang tidak memenuhi persyaratan | - | - | - | - | Non-eligible credit facility | 2. |
| 3. | Fasilitas Likuiditas yang memenuhi persyaratan | - | - | - | - | Eligible liquidity facility | 3. |
| 4. | Fasilitas Likuiditas yang tidak memenuhi persyaratan | - | - | - | - | Non-eligible liquidity facility | 4. |
| 5. | Pembelian Efek Beragun Aset yang memenuhi persyaratan | - | - | - | - | Eligible Asset-Backed Securities purchases | 5. |
| 6. | Pembelian Efek Beragun Aset yang tidak memenuhi persyaratan | - | - | - | - | Non-eligible Asset-Backed Securities purchases | 6. |
| 7. | Eksposur Sekuritisasi yang tidak tercakup dalam ketentuan Bank Indonesia mengenai prinsip-prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum. | - | - | - | - | Other securitisation exposure which not included in Bank Indonesia regulation regarding prudent principles in undergoing assets securitisation activities in banking industries | 7. |
| | Total | - | - | - | - | Total | |

Tabel 12.a.6. Pengungkapan Transaksi Derivatif / Table 12.a.6. Derivative Transaction

(dalam jutaan Rupiah / in million Rupiah)

| No | Kategori / Category | 30 Juni / June 2020 | | 30 Juni / June 2019 | | Kategori / Category | No |
|----|------------------------|-----------------------------|-----------|-----------------------------|-----------|---------------------|----|
| | | Tagihan Bersih / Net Claims | ATMR | Tagihan Bersih / Net Claims | ATMR | | |
| 1. | Peringkat AAA s.d BBB- | 959,339 | 294,166 | 1,874,744 | 592,141 | Rating AAA s.d BBB- | 1. |
| 2. | Peringkat BB+ s.d B- | 58,853 | 30,946 | 67,493 | 41,305 | Rating BB+ s.d B- | 2. |
| 3. | Peringkat dibawah B- | - | - | - | - | Rating under B- | 3. |
| 4. | Tanpa Peringkat | 1,732,938 | 1,688,357 | 2,017,041 | 1,886,326 | Unrated | 4. |
| | Total | 2,751,130 | 2,013,469 | 3,959,278 | 2,519,772 | Total | |

Tabel 12.a.7. Pengungkapan Kredit Beragun Rumah Tinggal / Table 12.a.7. Housing Loan Disclosure

(dalam jutaan Rupiah / in million Rupiah)

| No | Kategori / Category | 30 Juni / June 2020 | | 30 Juni / June 2019 | | Kategori / Category | No |
|----|---------------------|-----------------------------|------|-----------------------------|--------|---------------------|----|
| | | Tagihan Bersih / Net Claims | ATMR | Tagihan Bersih / Net Claims | ATMR | | |
| 1. | LTV ≤ 50% | - | - | - | - | LTV ≤ 50% | 1. |
| 2. | 50% < LTV ≤ 70% | - | - | - | - | 50% < LTV ≤ 70% | 2. |
| 3. | 70% < LTV ≤ 100% | 357 | 125 | 380.00 | 133.00 | 70% < LTV ≤ 100% | 3. |
| | Total | 357 | 125 | 380.00 | 133.00 | Total | 4. |

Tabel 12.a.8. Pengungkapan Total Pengukuran Risiko Kredit / Table 12.a.8. Credit Risk Exposure

(dalam jutaan Rupiah / in million Rupiah)

| | 30 Juni / June 2020 | 30 Juni / June 2019 | |
|------------------------------|---------------------|---------------------|--------------------------------|
| TOTAL ATMR RISIKO KREDIT | 125,569,714 | 121,230,510 | TOTAL CREDIT RISK RWA |
| TOTAL FAKTOR PENGURANG MODAL | - | - | TOTAL CAPITAL DEDUCTION FACTOR |

Tabel 12.b. Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank Secara Konsolidasi dengan Entitas Anak
Tabel 12.b. Credit Risk Risk Weighted Assets Calculation using Standardized Approach - Consolidated Bank and Subsidiary

Tabel 12.b.1. Pengungkapan Eksposur Aset di Neraca / Table 12.b.1. Asset Exposures

(dalam jutaan Rupiah / in million Rupiah)

| No. | Kategori Portofolio | 30 Juni / June 2020 | | | 30 Juni / June 2019 | | | Portfolio Category | No. |
|-----|--|---------------------------------------|--|---|---------------------------------------|---------------------------------------|---|--|-----|
| | | Tagihan Bersih / Net Claims (3) | ATMR sebelum MRK / RWA pre CRM (4) | ATMR setelah MRK / RWA post CRM (5) | Tagihan Bersih / Net Claims (3) | ATMR sebelum MRK / RWA pre CRM (4) | ATMR setelah MRK / RWA post CRM (5) | | |
| (1) | (2) | | | | | | (2) | (1) | |
| 1 | Tagihan Kepada Pemerintah | 23,214,362 | - | - | 25,879,283 | - | - | Claims on sovereign | 1 |
| 2 | Tagihan Kepada Entitas Sektor Publik | 14,384,785 | 7,072,072 | 7,072,072 | 10,748,840 | 5,421,135 | 5,220,709 | Claims on Public Sector Entity | 2 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 |
| 4 | Tagihan Kepada Bank | 3,058,435 | 1,150,829 | 1,150,829 | 4,244,239 | 1,101,351 | 1,106,551 | Claims on Bank | 4 |
| 5 | Kredit Beragun Rumah Tinggal | 357 | 125 | 125 | 380 | 133 | 133 | Secured by Residential Property | 5 |
| 6 | Kredit Beragun Properti Komersial | - | - | - | - | - | - | Secured by Commercial Real Estate | 6 |
| 7 | Kredit Pegawai/Pensiunan | 34,003,343 | 17,001,672 | 17,001,672 | 37,186,987 | 18,593,494 | 18,593,494 | Pensioners/Other institutions' employees loans | 7 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | 11,687,983 | 8,765,987 | 8,753,894 | 13,966,441 | 10,474,831 | 10,458,509 | Claims on Micro, Small and Retail Portfolio | 8 |
| 9 | Tagihan kepada Korporasi | 89,858,780 | 81,752,283 | 79,798,111 | 84,542,529 | 79,063,239 | 72,284,759 | Claims on Corporate | 9 |
| 10 | Tagihan yang telah jatuh tempo | 615,131 | 922,585 | 922,313 | 465,895 | 692,918 | 692,145 | Past due claims | 10 |
| 11 | Aset Lainnya | 7,329,457 | - | - | 8,214,571 | - | - | Other assets | 11 |
| | Total | 184,152,633 | 116,665,552 | 119,969,638 | 185,249,165 | 115,347,101 | 114,527,431 | Total | |

Tabel 12.b.2. Pengungkapan Eksposur Kewajiban Komitmen / Kontinjensi pada Transaksi Rekening Admisnistratif / Table 12.b.2. Off Balance Sheet Exposures

(dalam jutaan Rupiah / in million Rupiah)

| No. | Kategori Portofolio | 30 Juni / June 2020 | | | 30 Juni / June 2019 | | | Portfolio Category | No. |
|-----|--|---------------------------------------|--|---|---------------------------------------|---------------------------------------|---|--|-----|
| | | Tagihan Bersih / Net Claims (3) | ATMR sebelum MRK / RWA pre CRM (4) | ATMR setelah MRK / RWA post CRM (5) | Tagihan Bersih / Net Claims (3) | ATMR sebelum MRK / RWA pre CRM (4) | ATMR setelah MRK / RWA post CRM (5) | | |
| (1) | (2) | | | | | | (2) | (1) | |
| 1 | Tagihan Kepada Pemerintah | - | - | - | - | - | - | Claims on sovereign | 1 |
| 2 | Tagihan Kepada Entitas Sektor Publik | 591,466 | 295,733 | 295,733 | 837,070 | 418,535 | 418,535 | Claims on Public Sector Entity | 2 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 |
| 4 | Tagihan Kepada Bank | - | - | - | - | - | - | Claims on Bank | 4 |
| 5 | Kredit Beragun Rumah Tinggal | - | - | - | - | - | - | Secured by Residential Property | 5 |
| 6 | Kredit Beragun Properti Komersial | - | - | - | - | - | - | Secured by Commercial Real Estate | 6 |
| 7 | Kredit Pegawai/Pensiunan | - | - | - | - | - | - | Pensioners/Other institutions' employees loans | 7 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | 1,750 | 1,313 | 1,313 | - | - | - | Claims on Micro, Small and Retail Portfolio | 8 |
| 9 | Tagihan kepada Korporasi | 12,113,856 | 11,338,218 | 9,181,816 | 12,239,384 | 11,331,668 | 9,460,660 | Claims on Corporate | 9 |
| 10 | Tagihan yang telah jatuh tempo | - | - | - | - | - | - | Past due claims | 10 |
| | Total | 12,707,072 | 11,635,264 | 9,478,862 | 13,076,454 | 11,750,203 | 9,879,195 | Total | |

Tabel 12.b.3. Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (counterparty credit risk) / Table 12.b.3. Counterparty Credit Risk Exposures

(dalam jutaan Rupiah / in million Rupiah)

| No. | Kategori Portofolio | 30 Juni / June 2020 | | | 30 Juni / June 2019 | | | Portfolio Category | No. |
|-----|--|---------------------------------------|--|---|---------------------------------------|---------------------------------------|---|--|-----|
| | | Tagihan Bersih / Net Claims (3) | ATMR sebelum MRK / RWA pre CRM (4) | ATMR setelah MRK / RWA post CRM (5) | Tagihan Bersih / Net Claims (3) | ATMR sebelum MRK / RWA pre CRM (4) | ATMR setelah MRK / RWA post CRM (5) | | |
| (1) | (2) | | | | | | (2) | (1) | |
| 1 | Tagihan Kepada Pemerintah | - | - | - | 130,715 | - | - | Claims on sovereign | 1 |
| 2 | Tagihan Kepada Entitas Sektor Publik | - | - | - | - | - | - | Claims on Public Sector Entity | 2 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - | Claims on Multilateral Development Banks and International Institute | 3 |
| 4 | Tagihan Kepada Bank | 1,054,208 | - | 344,904 | 1,942,237 | - | 633,447 | Claims on Bank | 4 |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | - | - | - | - | - | - | Claims on Micro, Small and Retail Portfolio | 5 |
| 6 | Tagihan kepada Korporasi | 1,696,922 | - | 1,668,564 | 1,886,325 | - | 1,886,325 | Claims on Corporate | 6 |
| 7 | Eksposure tertimbang dari Credit Valuation Adjustment (CVA) | - | - | 840,164 | - | - | 991,610 | Credit Valuation Adjustment Weighted Average | 7 |
| | Total | 2,751,130 | - | 2,853,633 | 3,959,277 | - | 3,511,382 | Total | |

Tabel 12.b.4. Eksposur Risiko Settlement / Table 12.b.4. Settlement Risk Exposures

(dalam jutaan Rupiah / in million Rupiah)

| No | Jenis Transaksi | 30 Juni / June 2020 | | | 30 Juni / June 2019 | | | Transaction Type | No |
|----|--|---------------------------|---|------------|---------------------------|---|------------|--|----|
| | | Nilai Eksposur / Exposure | Faktor Pengurang Modal / Capital Deduction Factor | ATMR / RWA | Nilai Eksposur / Exposure | Faktor Pengurang Modal / Capital Deduction Factor | ATMR / RWA | | |
| 1. | Delivery versus payment | - | - | - | - | - | - | Delivery versus payment | 1. |
| | a. Beban Modal 8% (5-15 hari) | - | - | - | - | - | - | a. 8% capital charge (5-15 days) | |
| | b. Beban Modal 50% (16-30 hari) | - | - | - | - | - | - | b. 50% capital charge (16-30 days) | |
| | c. Beban Modal 75% (31-45 hari) | - | - | - | - | - | - | c. 75% capital charge (31-45 days) | |
| | d. Beban Modal 100% (lebih dari 45 hari) | - | - | - | - | - | - | d. 100% capital charge (more than 45 days) | |
| 2. | Non-delivery versus payment | - | - | - | - | - | - | Non-delivery versus payment | 2. |
| | Total | - | - | - | - | - | - | Total | |

Tabel 12.b.5. Pengungkapan Eksposur Sekuritisasi Table / Table 12.b.5. Securitisation Exposures

(dalam jutaan Rupiah / in million Rupiah)

| No | Jenis Transaksi | 30 Juni / June 2020 | | 30 Juni / June 2019 | | Transaction Type | No |
|----|---|---|------------|---|------------|---|----|
| | | Faktor Pengurang Modal / Capital Deduction Factor | ATMR / RWA | Faktor Pengurang Modal / Capital Deduction Factor | ATMR / RWA | | |
| 1. | Fasilitas Kredit Pendukung yang memenuhi persyaratan | - | - | - | - | Eligible credit facility | 1. |
| 2. | Fasilitas Kredit Pendukung yang tidak memenuhi persyaratan | - | - | - | - | Non-eligible credit facility | 2. |
| 3. | Fasilitas Likuiditas yang memenuhi persyaratan | - | - | - | - | Eligible liquidity facility | 3. |
| 4. | Fasilitas Likuiditas yang tidak memenuhi persyaratan | - | - | - | - | Non-eligible liquidity facility | 4. |
| 5. | Pembelian Efek Beragun Aset yang memenuhi persyaratan | - | - | - | - | Eligible Asset-Backed Securities purchases | 5. |
| 6. | Pembelian Efek Beragun Aset yang tidak memenuhi persyaratan | - | - | - | - | Non-eligible Asset-Backed Securities purchases | 6. |
| 7. | Eksposur Sekuritisasi yang tidak tercakup dalam ketentuan Bank Indonesia mengenai prinsip-prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum. | - | - | - | - | Other securitisation exposure which not included in Bank Indonesia regulation regarding prudent principles in undergoing assets securitisation activities in banking industries | 7. |
| | Total | - | - | - | - | Total | |

Tabel 12.b.6. Pengungkapan Transaksi Derivatif / Table 12.b.6. Derivative Transaction

(dalam jutaan Rupiah / in million Rupiah)

| No | Kategori / Category | 30 Juni / June 2020 | | 30 Juni / June 2019 | | Kategori / Category | No |
|----|------------------------|-----------------------------|-----------|-----------------------------|-----------|---------------------|----|
| | | Tagihan Bersih / Net Claims | ATMR | Tagihan Bersih / Net Claims | ATMR | | |
| 1. | Peringkat AAA s.d BBB- | 959,339 | 294,166 | 1,874,744 | 592,141 | Rating AAA s.d BBB- | 1. |
| 2. | Peringkat BB+ s.d B- | 58,853 | 30,946 | 67,493 | 41,305 | Rating BB+ s.d B- | 2. |
| 3. | Peringkat dibawah B- | - | - | - | - | Rating under B- | 3. |
| 4. | Tanpa Peringkat | 1,732,938 | 1,688,357 | 2,017,041 | 1,886,326 | Unrated | 4. |
| | Total | 2,751,130 | 2,013,469 | 3,959,278 | 2,519,772 | Total | |

Tabel 12.b.7. Pengungkapan Kredit Beragun Rumah Tinggal / Table 12.b.7. Housing Loan Disclosure

(dalam jutaan Rupiah / in million Rupiah)

| No | Kategori / Category | 30 Juni / June 2020 | | 30 Juni / June 2019 | | Kategori / Category | No |
|----|---------------------|-----------------------------|------|-----------------------------|------|---------------------|----|
| | | Tagihan Bersih / Net Claims | ATMR | Tagihan Bersih / Net Claims | ATMR | | |
| 1. | LTV ≤ 50% | - | - | - | - | LTV ≤ 50% | 1. |
| 2. | 50% < LTV ≤ 70% | - | - | - | - | 50% < LTV ≤ 70% | 2. |
| 3. | 70% < LTV ≤ 100% | 357 | 125 | 380 | 133 | 70% < LTV ≤ 100% | 3. |
| | Total | 357 | 125 | 380 | 133 | Total | |

Tabel 12.b.8. Pengungkapan Total Pengukuran Risiko Kredit / Table 12.b.8. Credit Risk Exposure

(dalam jutaan Rupiah / in million Rupiah)

| | 30 Juni / June 2020 | 30 Juni / June 2019 | |
|------------------------------|---------------------|---------------------|--------------------------------|
| TOTAL ATMR RISIKO KREDIT | 132,302,133 | 127,918,008 | TOTAL CREDIT RISK RWA |
| TOTAL FAKTOR PENGURANG MODAL | - | - | TOTAL CAPITAL DEDUCTION FACTOR |

Tabel 13. Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar
Table 13. Market Risk Disclosure using Standardized Approach

(dalam jutaan Rupiah / in million Rupiah)

| No | Jenis Risiko | 30 Juni / June 2020 | | | | 30 Juni / June 2019 | | | | Risk Type | No | |
|-----|--------------------|------------------------------|----------------|------------------------------|----------------|------------------------------|----------------|------------------------------|----------------|-----------|-----------------------|---|
| | | Individual / Stand Alone | | Konsolidasian / Consolidated | | Individual / Stand Alone | | Konsolidasian / Consolidated | | | | |
| | | Beban Modal / Capital Charge | ATMR /RWA | Beban Modal / Capital Charge | ATMR /RWA | Beban Modal / Capital Charge | ATMR /RWA | Beban Modal / Capital Charge | ATMR /RWA | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (2) | (1) | |
| 1 | Risiko Suku Bunga | | | | | | | | | | Interest Rate Risk | 1 |
| | a. Risiko Spesifik | - | - | - | - | - | - | - | - | - | a. Specific Risk | |
| | b. Risiko Umum | 25,152 | 314,404 | 25,152 | 314,404 | 35,572 | 444,654 | 35,572 | 444,654 | | b. General Risk | |
| 2 | Risiko Nilai Tukar | 2,669 | 33,357 | 2,669 | 33,357 | 7,866 | 98,331 | 7,866 | 98,331 | | Foreign Exchange Risk | 2 |
| 3 | Risiko Ekuitas | | | - | - | | | - | - | | Equity Risk | 3 |
| 4 | Risiko Komoditas | | | - | - | | | - | - | | Comodity Risk | 4 |
| 5 | Risiko Option | - | - | - | - | - | - | - | - | | Option Risk | 5 |
| | Total | 27,821 | 347,761 | 27,821 | 347,761 | 43,439 | 542,985 | 43,439 | 542,985 | | Total | |

Tabel 14.a.1. Pengungkapan Profil Maturitas Rupiah - Bank Secara Individual
Table 14.a.1. Maturity Profile in Rupiah Disclosure - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

| No. | Pos-pos | Saldo / Total | 30 Juni / June 2020 | | | | | Descriptions | No. |
|-----------|--|--------------------|------------------------|-------------------------------------|-------------------------------------|---------------------------------------|-------------------------|--------------|--|
| | | | Jatuh Tempo / Maturity | | | | | | |
| (1) | (2) | (3) | ≤ 1 bulan / < 1 month | > 1 bln s.d. 3 bln / > 1 - 3 months | > 3 bln s.d. 6 bln / > 3 - 6 months | > 6 bln s.d. 12 bln / > 6 - 12 months | > 12 bulan / > 12 month | (7) | (8) |
| I | NERACA | | | | | | | | ASSETS |
| | A. Aset | | | | | | | | Assets A |
| | 1. Kas | 1.222,693 | 1.222,693 | - | - | - | - | - | Cash 1. |
| | 2. Penempatan pada Bank Indonesia | 9.151,591 | 9.109,560 | 42,031 | - | - | - | - | Current accounts with Bank Indonesia 2. |
| | 3. Penempatan pada bank lain | 419,399 | 419,399 | - | - | - | - | - | Current accounts with other banks 3. |
| | 4. Surat Berharga | 6.038,973 | 79,709 | 111,007 | 290,700 | 109,763 | 5.437,794 | - | Marketable securities 4. |
| | 5. Kredit yang diberikan | 94.890,869 | 19.944,673 | 9.273,643 | 4.150,588 | 7.950,636 | 53.571,349 | - | Loans 5. |
| | 6. Tagihan lainnya | 1.300,212 | 194,621 | 257,850 | 164,311 | 309,871 | 373,558 | - | Other receivables 6. |
| | 7. Lain-lain | - | - | - | - | - | - | - | Others 7. |
| | Total Aset | 113,013,758 | 30,970,656 | 9,684,530 | 4,605,599 | 8,370,271 | 59,382,702 | | Total Asset |
| | B. Kewajiban | | | | | | | | Liabilities B. |
| | 1. Dana Pihak Ketiga | 79,476,651 | 58,416,633 | 16,517,153 | 2,491,482 | 2,038,548 | 12,835 | - | Third party fund 1. |
| | 2. Kewajiban pada Bank Indonesia | - | - | - | - | - | - | - | Liabilities to Bank Indonesia 2. |
| | 3. Kewajiban pada bank lain | 1,504,241 | 1,354,255 | 149,986 | - | - | - | - | Deposits from other bank 3. |
| | 4. Surat Berharga yang Diterbitkan | 1,891,226 | - | - | 899,615 | - | 991,611 | - | Marketable securities 4. |
| | 5. Pinjaman yang Diterima | 8,208,195 | - | - | 2,000,000 | 1,663,408 | 4,544,787 | - | Borrowings 5. |
| | 6. Kewajiban lainnya | 907,363 | 141,584 | 120,596 | 98,173 | 217,931 | 329,080 | - | Other liabilities 6. |
| | 7. Lain-lain | - | - | - | - | - | - | - | Others 7. |
| | Total Kewajiban | 91,987,676 | 59,912,472 | 16,787,735 | 5,489,270 | 3,919,886 | 5,878,313 | | Total Liabilities |
| | Selisih Aset dengan Kewajiban dalam Neraca | 21,026,082 | (28,941,816) | (7,103,205) | (883,671) | 4,450,385 | 53,504,389 | | Net assets (liabilities) |
| II | REKENING ADMINISTRATIF | | | | | | | | OFF BALANCE SHEET |
| | A. Tagihan Rekening Administratif | | | | | | | | Off Balance Sheet Receivables A. |
| | 1. Komitmen | 500,000 | - | - | - | - | 500,000 | - | Commitment 1. |
| | 2. Kontijensi | 9,109,869 | 1,856,875 | 3,139,709 | 2,321,319 | 1,232,242 | 559,724 | - | Contingencies 2. |
| | Total Tagihan Rekening Administratif | 9,609,869 | 1,856,875 | 3,139,709 | 2,321,319 | 1,232,242 | 1,059,724 | | |
| | B. Kewajiban Rekening Administratif | | | | | | | | Off Balance Sheet Payable B. |
| | 1. Komitmen | 41,857,292 | 3,006,697 | 2,231,439 | 5,431,530 | 15,421,247 | 15,766,379 | - | Commitment 1. |
| | 2. Kontijensi | 4,771,296 | 33,160 | 2,007,917 | 2,217,793 | 287,884 | 224,542 | - | Contingencies 2. |
| | Total Kewajiban Rekening Administratif | 46,628,588 | 3,039,857 | 4,239,356 | 7,649,323 | 15,709,131 | 15,990,921 | | Total Off Balance Sheet Payable |
| | Selisih Tagihan dan Kewajiban dalam Rekening Administratif | (37,018,720) | (1,182,982) | (1,099,647) | (5,328,004) | (14,476,889) | (14,931,197) | | Net Off Balance Sheet Receivable (Payable) |
| | Selisih [(IA-IB)+(IIA- IIB)] | (15,992,638) | (30,124,798) | (8,202,853) | (6,211,674) | (10,026,505) | 38,573,192 | | Net [(IA-IB)+(IIA- IIB)] |
| | Selisih Kumulatif | | (30,124,798) | (8,327,650) | (44,539,325) | (54,565,829) | (15,992,638) | | Cummulative Differences |

| No. | Pos-pos | Saldo / Total | 30 Juni / June 2019 | | | | | Descriptions | No. |
|-----------|--|--------------------|------------------------|-------------------------------------|-------------------------------------|---------------------------------------|-------------------------|--------------|--|
| | | | Jatuh Tempo / Maturity | | | | | | |
| (1) | (2) | (3) | < 1 bulan / < 1 month | > 1 bln s.d. 3 bln / > 1 - 3 months | > 3 bln s.d. 6 bln / > 3 - 6 months | > 6 bln s.d. 12 bln / > 6 - 12 months | > 12 bulan / > 12 month | (7) | (8) |
| I | NERACA | | | | | | | | ASSETS |
| | A. Aset | | | | | | | | Assets A |
| | 1. Kas | 1,677,484 | 1,677,484 | - | - | - | - | - | Cash 1. |
| | 2. Penempatan pada Bank Indonesia | 13,603,206 | 7,864,118 | 394,249 | 881,300 | 4,463,540 | - | - | Current accounts with Bank Indonesia 2. |
| | 3. Penempatan pada bank lain | 174,824 | 174,824 | - | - | - | - | - | Current accounts with other banks 3. |
| | 4. Surat Berharga | 2,986,046 | 409,700 | 356,390 | 420,563 | 528,353 | 1,271,040 | - | Marketable securities 4. |
| | 5. Kredit yang diberikan | 97,304,146 | 18,840,533 | 5,504,597 | 3,778,672 | 7,854,801 | 61,325,542 | - | Loans 5. |
| | 6. Tagihan lainnya | 3,124,765 | 241,703 | 411,687 | 1,521,617 | 543,712 | 406,046 | - | Other receivables 6. |
| | 7. Lain-lain | - | - | - | - | - | - | - | Others 7. |
| | Total Aset | 118,870,471 | 29,208,362 | 6,666,924 | 6,602,152 | 13,390,405 | 63,002,628 | | Total Asset |
| | B. Kewajiban | | | | | | | | Liabilities B. |
| | 1. Dana Pihak Ketiga | 77,294,679 | 57,792,684 | 15,588,403 | 2,657,851 | 1,239,448 | 16,294 | - | Third party fund 1. |
| | 2. Kewajiban pada Bank Indonesia | - | - | - | - | - | - | - | Liabilities to Bank Indonesia 2. |
| | 3. Kewajiban pada bank lain | 4,280,310 | 866,550 | 1,914,000 | 1,499,760 | - | - | - | Deposits from other bank 3. |
| | 4. Surat Berharga yang Diterbitkan | 2,499,154 | 300,000 | - | - | 1,300,775 | 898,378 | - | Marketable securities 4. |
| | 5. Pinjaman yang Diterima | 6,158,338 | - | 1,000,000 | - | 2,500,000 | 2,658,338 | - | Borrowings 5. |
| | 6. Kewajiban lainnya | 2,783,692 | 178,924 | 408,172 | 1,302,017 | 545,716 | 348,864 | - | Other liabilities 6. |
| | 7. Lain-lain | - | - | - | - | - | - | - | Others 7. |
| | Total Kewajiban | 93,016,173 | 59,138,157 | 18,910,575 | 5,459,627 | 5,585,940 | 3,921,874 | | Total Liabilities |
| | Selisih Aset dengan Kewajiban dalam Neraca | 25,854,298 | (29,929,795) | (12,243,651) | 1,142,525 | 7,804,466 | 59,080,754 | | Net assets (liabilities) |
| II | REKENING ADMINISTRATIF | | | | | | | | OFF BALANCE SHEET |
| | A. Tagihan Rekening Administratif | | | | | | | | Off Balance Sheet Receivables A. |
| | 1. Komitmen | 1,000,000 | - | - | - | - | 1,000,000 | - | Commitment 1. |
| | 2. Kontijensi | 9,551,122 | 2,002,000 | 1,553,168 | 3,390,942 | 315,233 | 2,289,779 | - | Contingencies 2. |
| | Total Tagihan Rekening Administratif | 10,551,122 | 2,002,000 | 1,553,168 | 3,390,942 | 315,233 | 3,289,779 | | |
| | B. Kewajiban Rekening Administratif | | | | | | | | Off Balance Sheet Payable B. |
| | 1. Komitmen | 41,088,312 | 1,026,534 | 2,189,074 | 5,141,293 | 15,049,414 | 17,681,998 | - | Commitment 1. |
| | 2. Kontijensi | 4,212,626 | 191,115 | 633,765 | 2,817,774 | 363,679 | 206,193 | - | Contingencies 2. |
| | Total Kewajiban Rekening Administratif | 45,300,938 | 1,217,650 | 2,822,839 | 7,959,067 | 15,413,092 | 17,888,191 | | Total Off Balance Sheet Payable |
| | Selisih Tagihan dan Kewajiban dalam Rekening Administratif | (34,749,716) | 784,350 | (1,269,671) | (4,568,125) | (15,097,859) | (14,598,412) | | Net Off Balance Sheet Receivable (Payable) |
| | Selisih [(IA-IB)+(IIA- IIB)] | (8,895,418) | (29,145,445) | (13,513,322) | (3,425,600) | (7,293,394) | 44,482,343 | | Net [(IA-IB)+(IIA- IIB)] |
| | Selisih Kumulatif | | (29,145,445) | (42,658,767) | (46,084,367) | (53,377,760) | (8,895,418) | | Cummulative Differences |

Tabel 14.a.2. Pengungkapan Profil Maturitas Valuta Asing - Bank Secara Individual
Table 14.a.2. Maturity Profile in Foreign Currency Disclosure - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

| | | 30 Juni / June 2020 | | | | | | | |
|-----------|--|---------------------|------------------------|-------------------------------------|-------------------------------------|---------------------------------------|-------------------------|--|---------------|
| No. | Pos-pos | Saldo / Total | Jatuh Tempo / Maturity | | | | | Descriptions | No. |
| | | | ≤ 1 bulan / < 1 month | > 1 bln s.d. 3 bln / > 1 - 3 months | > 3 bln s.d. 6 bln / > 3 - 6 months | > 6 bln s.d. 12 bln / > 6 - 12 months | > 12 bulan / > 12 month | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (2) | (1) |
| I | NERACA | | | | | | | | ASSETS |
| | A. Aset | | | | | | | | Assets A. |
| | 1. Kas | 39,652 | 39,652 | - | - | - | - | Cash | 1. |
| | 2. Penempatan pada Bank Indonesia | 2,915,440 | 2,915,440 | - | - | - | - | Current accounts with Bank Indonesia | 2. |
| | 3. Penempatan pada bank lain | 602,988 | 602,988 | - | - | - | - | Current accounts with other banks | 3. |
| | 4. Surat Berharga | 1,271,207 | 489,037 | 150,737 | 216,385 | 97,729 | 317,319 | Marketable securities | 4. |
| | 5. Kredit yang diberikan | 46,843,013 | 12,487,341 | 9,251,393 | 1,463,921 | 2,704,505 | 20,935,853 | Loans | 5. |
| | 6. Tagihan lainnya | 529,096 | 107,384 | 213,098 | 54,008 | 65 | 154,541 | Other receivables | 6. |
| | 7. Lain-lain | - | - | - | - | - | - | Others | 7. |
| | Total Aset | 52,201,395 | 16,641,841 | 9,615,228 | 1,734,314 | 2,802,298 | 21,407,714 | Total Asset | |
| | B. Kewajiban | | | | | | | Liabilities B. | |
| | 1. Dana Pihak Ketiga | 12,459,718 | 11,891,080 | 394,357 | 173,686 | 595 | - | Third party fund | 1. |
| | 2. Kewajiban pada Bank Indonesia | - | - | - | - | - | - | Liabilities to Bank Indonesia | 2. |
| | 3. Kewajiban pada bank lain | 356,375 | 356,375 | - | - | - | - | Deposits from other bank | 3. |
| | 4. Surat Berharga yang Diterbitkan | - | - | - | - | - | - | Marketable securities | 4. |
| | 5. Pinjaman yang Diterima | 35,700,892 | - | - | - | - | 35,700,892 | Borrowings | 5. |
| | 6. Kewajiban lainnya | - | - | - | - | - | - | Other liabilities | 6. |
| | 7. Lain-lain | 335,529 | 82,953 | 105,719 | 24 | 722 | 146,113 | Others | 7. |
| | Total Kewajiban | 48,852,514 | 12,330,408 | 500,075 | 173,710 | 1,317 | 35,847,005 | Total Liabilities | |
| | Selisih Aset dengan Kewajiban dalam Neraca | 3,348,881 | 4,311,433 | 9,115,153 | 1,560,604 | 2,800,981 | (14,439,291) | Net assets (liabilities) | |
| II | REKENERING ADMINISTRATIF | | | | | | | OFF BALANCE SHEET | II |
| | A. Tagihan Rekening Administratif | | | | | | | Off Balance Sheet Receivables A. | |
| | 1. Komitmen | 38,285,071 | 5,910,788 | 1,456,085 | 972,883 | 1,839,661 | 28,105,654 | Commitment | 1. |
| | 2. Kontijensi | 15,313,564 | 1,201,419 | 1,304,658 | 1,139,779 | 1,049,120 | 10,618,588 | Contingencies | 2. |
| | Total Tagihan Rekening Administratif | 53,598,634 | 7,112,206 | 2,760,743 | 2,112,662 | 2,888,781 | 38,724,242 | | |
| | B. Kewajiban Rekening Administratif | | | | | | | Off Balance Sheet Payable B. | |
| | 1. Komitmen | 70,017,269 | 8,829,925 | 2,889,806 | 4,459,224 | 13,989,258 | 39,849,057 | Commitment | 1. |
| | 2. Kontijensi | 3,780,605 | 71,586 | 287,761 | 124,265 | 453,823 | 2,843,170 | Contingencies | 2. |
| | Total Kewajiban Rekening Administratif | 73,797,874 | 8,901,511 | 3,177,567 | 4,583,489 | 14,443,081 | 42,692,226 | Total Off Balance Sheet Payable | |
| | Selisih Tagihan dan Kewajiban dalam Rekening Administratif | (20,199,240) | (1,789,305) | (416,824) | (2,470,827) | (11,554,300) | (3,967,984) | Net Off Balance Sheet Receivable (Payable) | |
| | Selisih [(IA-IB)+(IIA-IIB)] | (16,850,359) | 2,522,129 | 8,698,329 | (910,223) | (8,753,319) | (18,407,275) | Net [(IA-IB)+(IIA-IIB)] | |
| | Selisih Kumulatif | | 2,522,129 | 11,220,458 | 10,310,235 | 1,556,916 | (16,850,359) | Cummulative Differences | |

| | | 30 Juni / June 2019 | | | | | | | |
|-----------|--|---------------------|------------------------|-------------------------------------|-------------------------------------|---------------------------------------|-------------------------|--|---------------|
| No. | Pos-pos | Saldo / Total | Jatuh Tempo / Maturity | | | | | Descriptions | No. |
| | | | < 1 bulan / < 1 month | > 1 bln s.d. 3 bln / > 1 - 3 months | > 3 bln s.d. 6 bln / > 3 - 6 months | > 6 bln s.d. 12 bln / > 6 - 12 months | > 12 bulan / > 12 month | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (2) | (1) |
| I | NERACA | | | | | | | | ASSETS |
| | A. Aset | | | | | | | | Assets A. |
| | 1. Kas | 1,686 | 1,686 | - | - | - | - | Cash | 1. |
| | 2. Penempatan pada Bank Indonesia | 375,920 | 375,920 | - | - | - | - | Current accounts with Bank Indonesia | 2. |
| | 3. Penempatan pada bank lain | 186,090 | 186,090 | - | - | - | - | Current accounts with other banks | 3. |
| | 4. Surat Berharga | 41,825 | 6,233 | 10,732 | 15,617 | 9,243 | - | Marketable securities | 4. |
| | 5. Kredit yang diberikan | 2,654,903 | 564,575 | 570,143 | 106,318 | 159,848 | 1,254,020 | Loans | 5. |
| | 6. Tagihan lainnya | 83,318 | 18,806 | 30,429 | 23,616 | 5,420 | 5,047 | Other receivables | 6. |
| | 7. Lain-lain | - | - | - | - | - | - | Others | 7. |
| | Total Aset | 3,343,743 | 1,153,310 | 611,304 | 145,551 | 174,510 | 1,259,067 | Total Asset | |
| | B. Kewajiban | | | | | | | Liabilities B. | |
| | 1. Dana Pihak Ketiga | 804,724 | 698,468 | 85,856 | 18,956 | 1,444 | - | Third party fund | 1. |
| | 2. Kewajiban pada Bank Indonesia | - | - | - | - | - | - | Liabilities to Bank Indonesia | 2. |
| | 3. Kewajiban pada bank lain | 330,500 | 65,000 | 165,500 | - | 100,000 | - | Deposits from other bank | 3. |
| | 4. Surat Berharga yang Diterbitkan | - | - | - | - | - | - | Marketable securities | 4. |
| | 5. Pinjaman yang Diterima | 2,482,000 | - | 200,000 | - | - | 2,282,000 | Borrowings | 5. |
| | 6. Kewajiban lainnya | - | - | - | - | - | - | Other liabilities | 6. |
| | 7. Lain-lain | 46,767 | 8,790 | 13,005 | 15,147 | 5,417 | 4,407 | Others | 7. |
| | Total Kewajiban | 3,663,991 | 772,258 | 464,362 | 34,103 | 106,861 | 2,286,407 | Total Liabilities | |
| | Selisih Aset dengan Kewajiban dalam Neraca | (320,248) | 381,052 | 146,942 | 111,448 | 67,649 | (1,027,340) | Net assets (liabilities) | |
| II | REKENERING ADMINISTRATIF | | | | | | | OFF BALANCE SHEET | II |
| | A. Tagihan Rekening Administratif | | | | | | | Off Balance Sheet Receivables A. | |
| | 1. Komitmen | 2,821,494 | 526,952 | 488,579 | 100,770 | 138,658 | 1,566,535 | Commitment | 1. |
| | 2. Kontijensi | 1,055,656 | 72,057 | 262,135 | 117,800 | 101,759 | 501,905 | Contingencies | 2. |
| | Total Tagihan Rekening Administratif | 3,877,150 | 599,009 | 750,714 | 218,570 | 240,417 | 2,068,440 | | |
| | B. Kewajiban Rekening Administratif | | | | | | | Off Balance Sheet Payable B. | |
| | 1. Komitmen | 4,625,353 | 459,801 | 248,308 | 251,259 | 1,066,309 | 2,599,677 | Commitment | 1. |
| | 2. Kontijensi | 310,259 | 7,126 | 30,770 | 3,720 | 41,077 | 227,565 | Contingencies | 2. |
| | Total Kewajiban Rekening Administratif | 4,935,612 | 466,926 | 279,078 | 254,979 | 1,107,386 | 2,827,242 | Total Off Balance Sheet Payable | |
| | Selisih Tagihan dan Kewajiban dalam Rekening Administratif | (1,058,462) | 132,083 | 471,636 | (36,409) | (866,969) | (758,802) | Net Off Balance Sheet Receivable (Payable) | |
| | Selisih [(IA-IB)+(IIA-IIB)] | (1,378,710) | 513,135 | 618,578 | 75,039 | (799,320) | (1,786,142) | Net [(IA-IB)+(IIA-IIB)] | |
| | Selisih Kumulatif | | 513,135 | 1,131,713 | 1,206,752 | 407,432 | (1,378,710) | Cummulative Differences | |

Tabel 14.b.1. Pengungkapan Profil Maturitas Rupiah - Bank Secara Konsolidasi dengan Entitas Anak
Table 14.b.1. Maturity Profile in Rupiah Disclosure - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

| 30 Juni / June 2020 | | | | | | | | | |
|---------------------|--|---------------|------------------------|-------------------------------------|-------------------------------------|---------------------------------------|-------------------------|--|-----|
| No. | Pos-pos | Saldo / Total | Jatuh Tempo / Maturity | | | | | Descriptions | No. |
| | | | ≤ 1 bulan / < 1 month | > 1 bln s.d. 3 bln / > 1 - 3 months | > 3 bln s.d. 6 bln / > 3 - 6 months | > 6 bln s.d. 12 bln / > 6 - 12 months | > 12 bulan / > 12 month | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (1) | |
| I | NERACA | | | | | | | ASSETS | |
| | A. Aset | | | | | | | Assets A. | |
| | 1. Kas | 2,049,098 | 2,049,098 | - | - | - | - | Cash 1. | |
| | 2. Penempatan pada Bank Indonesia | 11,815,984 | 10,008,953 | 707,031 | 310,000 | 790,000 | - | Placements with Bank Indonesia 2. | |
| | 3. Penempatan pada bank lain | 450,825 | - | - | - | - | - | Placements with other banks 3. | |
| | 4. Surat Berharga | 8,840,141 | 1,190,665 | 571,575 | 304,750 | 451,966 | 6,321,185 | Marketable securities 4. | |
| | 5. Kredit yang diberikan | 103,724,199 | 20,069,235 | 9,695,092 | 5,592,952 | 12,752,052 | 55,614,869 | Loans 5. | |
| | 6. Tagihan lainnya | 1,300,212 | 194,621 | 257,850 | 164,311 | 309,871 | 373,558 | Other receivables 6. | |
| | 7. Lain-lain | 426,632 | 426,632 | - | - | - | - | Others 7. | |
| | Total Aset | 128,607,092 | 34,390,030 | 11,231,547 | 6,372,012 | 14,303,890 | 62,309,613 | Total Asset | |
| | B. Kewajiban | | | | | | | Liabilities B. | |
| | 1. Dana Pihak Ketiga | 88,938,791 | 65,827,148 | 17,804,610 | 3,167,223 | 2,126,955 | 12,855 | Third party fund 1. | |
| | 2. Kewajiban pada Bank Indonesia | - | - | - | - | - | - | Liabilities to Bank Indonesia 2. | |
| | 3. Kewajiban pada bank lain | 1,504,241 | 1,354,255 | 149,986 | - | - | - | Deposits from other bank 3. | |
| | 4. Surat Berharga yang Diterbitkan | 9,109,869 | - | - | 899,615 | - | 991,611 | Marketable securities 4. | |
| | 5. Pinjaman yang Diterima | 8,208,195 | - | - | 2,000,000 | 1,663,408 | 4,544,787 | Borrowings 5. | |
| | 6. Kewajiban lainnya | 907,363 | 141,584 | 120,596 | 98,173 | 217,931 | 329,080 | Other liabilities 6. | |
| | 7. Lain-lain | - | - | - | - | - | - | Others 7. | |
| | Total Kewajiban | 101,449,816 | 67,322,987 | 18,075,192 | 6,165,011 | 4,008,293 | 5,878,333 | Total Liabilities | |
| | Selisih Aset dengan Kewajiban dalam Neraca | 27,157,276 | (32,932,957) | (6,843,645) | 207,001 | 10,295,597 | 56,431,280 | Net assets (liabilities) | |
| | | | | | | | | | |
| | REKENING ADMINISTRATIF | | | | | | | OFF BALANCE SHEET | |
| | A. Tagihan Rekening Administratif | | | | | | | Off Balance Sheet Receivables A. | |
| | 1. Komitmen | 500,000 | - | - | - | - | 500,000 | Commitment 1. | |
| | 2. Kontiensi | 9,109,869 | 1,856,875 | 3,139,709 | 2,321,319 | 1,232,242 | 559,724 | Contingencies 2. | |
| | Total Tagihan Rekening Administratif | 9,609,869 | 1,856,875 | 3,139,709 | 2,321,319 | 1,232,242 | 1,059,724 | Total Off Balance Sheet Receivable | |
| | B. Kewajiban Rekening Administratif | | | | | | | Off Balance Sheet Payable B. | |
| | 1. Komitmen | 41,857,292 | 3,006,697 | 2,231,439 | 5,431,530 | 15,421,247 | 15,766,379 | Commitment 1. | |
| | 2. Kontiensi | 4,771,296 | 33,160 | 2,007,917 | 2,217,793 | 287,884 | 224,542 | Contingencies 2. | |
| | Total Kewajiban Rekening Administratif | 46,628,588 | 3,039,857 | 4,239,356 | 7,649,323 | 15,709,131 | 15,990,921 | Total Off Balance Sheet Payable | |
| | Selisih Tagihan dan Kewajiban dalam Rekening Administratif | (37,018,720) | (1,182,982) | (1,099,647) | (5,328,004) | (14,476,889) | (14,931,197) | Net Off Balance Sheet Receivable (Payable) | |
| | Selisih [(IA-IB) - ((IA-IB) - ((IA-IB)))] | (9,861,444) | (34,115,939) | (7,943,293) | (5,121,002) | (4,181,293) | 41,500,083 | Net [(IA-IB) - ((IA-IB) - ((IA-IB)))] | |
| | Selisih Kumulatif | | | | | | | Cummulative Differences | |
| | | | (34,115,939) | (42,059,231) | (47,180,234) | (51,361,526) | (9,861,444) | | |

| 30 Juni / June 2019 | | | | | | | | | |
|---------------------|--|---------------|------------------------|-------------------------------------|-------------------------------------|---------------------------------------|-------------------------|--|-----|
| No. | Pos-pos | Saldo / Total | Jatuh Tempo / Maturity | | | | | Descriptions | No. |
| | | | < 1 bulan / < 1 month | > 1 bln s.d. 3 bln / > 1 - 3 months | > 3 bln s.d. 6 bln / > 3 - 6 months | > 6 bln s.d. 12 bln / > 6 - 12 months | > 12 bulan / > 12 month | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (1) | |
| I | NERACA | | | | | | | ASSETS | |
| | A. Aset | | | | | | | Assets A. | |
| | 1. Kas | 2,030,881 | 2,030,881 | - | - | - | - | Cash 1. | |
| | 2. Penempatan pada Bank Indonesia | 16,598,533 | 8,856,445 | 844,249 | 1,606,300 | 5,288,540 | - | Placements with Bank Indonesia 2. | |
| | 3. Penempatan pada bank lain | 247,609 | - | - | - | - | - | Placements with other banks 3. | |
| | 4. Surat Berharga | 4,647,859 | 1,531,268 | 406,390 | 446,563 | 607,841 | 1,655,797 | Marketable securities 4. | |
| | 5. Kredit yang diberikan | 105,953,017 | 18,945,044 | 5,899,014 | 5,036,417 | 12,494,132 | 63,578,409 | Loans 5. | |
| | 6. Tagihan lainnya | 3,124,765 | 241,703 | 411,687 | 1,521,617 | 543,712 | 406,046 | Other receivables 6. | |
| | 7. Lain-lain | 315,172 | 315,172 | - | - | - | - | Others 7. | |
| | Total Aset | 132,914,836 | 32,168,122 | 7,561,341 | 8,610,897 | 18,934,224 | 65,640,252 | Total Asset | |
| | B. Kewajiban | | | | | | | Liabilities B. | |
| | 1. Dana Pihak Ketiga | 86,178,348 | 64,469,026 | 17,397,419 | 2,936,680 | 1,358,920 | 16,304 | Third party fund 1. | |
| | 2. Kewajiban pada Bank Indonesia | - | - | - | - | - | - | Liabilities to Bank Indonesia 2. | |
| | 3. Kewajiban pada bank lain | 4,280,310 | 866,550 | 1,914,000 | 1,499,760 | - | - | Deposits from other bank 3. | |
| | 4. Surat Berharga yang Diterbitkan | 2,499,154 | 300,000 | - | - | 1,300,775 | 898,378 | Marketable securities 4. | |
| | 5. Pinjaman yang Diterima | 6,158,338 | - | 1,000,000 | - | 2,500,000 | 2,658,338 | Borrowings 5. | |
| | 6. Kewajiban lainnya | 2,783,692 | 178,924 | 408,172 | 1,302,017 | 545,716 | 348,864 | Other liabilities 6. | |
| | 7. Lain-lain | - | - | - | - | - | - | Others 7. | |
| | Total Kewajiban | 101,899,842 | 65,814,499 | 20,719,591 | 5,738,456 | 5,705,412 | 3,921,884 | Total Liabilities | |
| | Selisih Aset dengan Kewajiban dalam Neraca | 31,014,994 | (33,646,377) | (13,158,250) | 2,872,441 | 13,228,813 | 61,718,368 | Net assets (liabilities) | |
| | | | | | | | | | |
| | REKENING ADMINISTRATIF | | | | | | | OFF BALANCE SHEET | |
| | A. Tagihan Rekening Administratif | | | | | | | Off Balance Sheet Receivables A. | |
| | 1. Komitmen | 1,000,000 | - | - | - | - | 1,000,000 | Commitment 1. | |
| | 2. Kontiensi | 9,551,122 | 2,002,000 | 1,553,168 | 3,390,942 | 315,233 | 2,289,779 | Contingencies 2. | |
| | Total Tagihan Rekening Administratif | 10,551,122 | 2,002,000 | 1,553,168 | 3,390,942 | 315,233 | 3,289,779 | Total Off Balance Sheet Receivable | |
| | B. Kewajiban Rekening Administratif | | | | | | | Off Balance Sheet Payable B. | |
| | 1. Komitmen | 41,088,312 | 1,026,534 | 2,189,074 | 5,141,293 | 15,049,414 | 17,681,998 | Commitment 1. | |
| | 2. Kontiensi | 4,212,526 | 191,115 | 633,765 | 2,817,774 | 363,679 | 206,193 | Contingencies 2. | |
| | Total Kewajiban Rekening Administratif | 45,300,838 | 1,217,650 | 2,822,839 | 7,959,067 | 15,413,092 | 17,888,191 | Total Off Balance Sheet Payable | |
| | Selisih Tagihan dan Kewajiban dalam Rekening Administratif | (34,749,716) | 784,350 | (1,269,671) | (4,568,125) | (15,097,859) | (14,598,412) | Net Off Balance Sheet Receivable (Payable) | |
| | Selisih [(IA-IB) - ((IA-IB) - ((IA-IB)))] | (3,734,722) | (32,862,027) | (14,427,921) | (1,695,684) | (1,869,047) | 47,119,957 | Net [(IA-IB) - ((IA-IB) - ((IA-IB)))] | |
| | Selisih Kumulatif | | | | | | | Cummulative Differences | |
| | | | (32,862,027) | (47,289,948) | (48,985,632) | (50,854,678) | (3,734,722) | | |

Tabel 14.b.2. Pengungkapan Profil Maturitas Valuta Asing - Bank Secara Konsolidasi dengan Entitas Anak
Table 14.b.2. Maturity Profile in Foreign Currency Disclosure - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

| No. | Pos-pos | Saldo / Total | 30 Juni / June 2020 | | | | | Descriptions | No. |
|-----------|--|-------------------|------------------------|-------------------------------------|-------------------------------------|---------------------------------------|-------------------------|--|-----|
| | | | Jatuh Tempo / Maturity | | | | | | |
| (1) | (2) | (3) | ≤ 1 bulan / < 1 month | > 1 bln s.d. 3 bln / > 1 - 3 months | > 3 bln s.d. 6 bln / > 3 - 6 months | > 6 bln s.d. 12 bln / > 6 - 12 months | > 12 bulan / > 12 month | (1) | |
| I | NERACA | | | | | | | ASSETS | |
| | A. Aset | | | | | | | Assets A. | |
| | 1. Kas | 39.652 | 39.652 | - | - | - | - | Cash 1. | |
| | 2. Penempatan pada Bank Indonesia | 2.915.440 | 2.915.440 | - | - | - | - | Placements with Bank Indonesia 2. | |
| | 3. Penempatan pada bank lain | 602.988 | - | - | - | - | - | Placements with other banks 3. | |
| | 4. Surat Berharga | 1.271.207 | 489.037 | 150.737 | 216.385 | 97.729 | 317.319 | Marketable securities 4. | |
| | 5. Kredit yang diberikan | 46.843.013 | 12.487.341 | 9.251.393 | 1.463.921 | 2.704.505 | 20.935.853 | Loans 5. | |
| | 6. Tagihan lainnya | 529.096 | 107.384 | 213.098 | 54.008 | 65 | 154.541 | Other receivables 6. | |
| | 7. Lain-lain | - | - | - | - | - | - | Others 7. | |
| | Total Aset | 52.201.395 | 16.641.841 | 9.615.228 | 1.734.314 | 2.802.298 | 21.407.714 | Total Asset | |
| | B. Kewajiban | | | | | | | Liabilities B. | |
| | 1. Dana Pihak Ketiga | 12.459.718 | 11.891.080 | 394.357 | 173.686 | 595 | - | Third party fund 1. | |
| | 2. Kewajiban pada Bank Indonesia | - | - | - | - | - | - | Liabilities to Bank Indonesia 2. | |
| | 3. Kewajiban pada bank lain | 356.375 | 356.375 | - | - | - | - | Deposits from other bank 3. | |
| | 4. Surat Berharga yang Diterbitkan | - | - | - | - | - | - | Marketable securities 4. | |
| | 5. Pinjaman yang Diterima | 35.700.892 | - | - | - | - | 35.700.892 | Borrowings 5. | |
| | 6. Kewajiban lainnya | - | - | - | - | - | - | Other liabilities 6. | |
| | 7. Lain-lain | 335.529 | 82.953 | 105.719 | 24 | 722 | 146.113 | Others 7. | |
| | Total Kewajiban | 48.852.514 | 12.330.408 | 500.075 | 173.710 | 1.317 | 35.847.005 | Total Liabilities | |
| | Selisih Aset dengan Kewajiban dalam Neraca | 3.348.881 | 4.311.433 | 9.115.153 | 1.560.604 | 2.800.981 | (14.439.291) | Net assets (liabilities) | |
| II | REKENING ADMINISTRATIF | | | | | | | OFF BALANCE SHEET | |
| | A. Tagihan Rekening Administratif | | | | | | | Off Balance Sheet Receivables A. | |
| | 1. Komitmen | 38.285.071 | 5.910.788 | 1.456.085 | 972.883 | 1.839.661 | 28.105.654 | Commitment 1. | |
| | 2. Kontijensi | 15.313.564 | 1.201.419 | 1.304.658 | 1.139.779 | 1.049.120 | 10.618.588 | Contingencies 2. | |
| | Total Tagihan Rekening Administratif | 53.598.634 | 7.112.206 | 2.760.743 | 2.112.662 | 2.888.781 | 38.724.242 | Total Off Balance Sheet Receivable | |
| | B. Kewajiban Rekening Administratif | | | | | | | Off Balance Sheet Payable B. | |
| | 1. Komitmen | 70.017.269 | 8.829.925 | 2.889.806 | 4.459.224 | 13.989.258 | 39.849.057 | Commitment 1. | |
| | 2. Kontijensi | 3.780.605 | 71.586 | 287.761 | 124.265 | 453.823 | 2.843.170 | Contingencies 2. | |
| | Total Kewajiban Rekening Administratif | 73.797.874 | 8.901.511 | 3.177.567 | 4.583.489 | 14.443.081 | 42.692.226 | Total Off Balance Sheet Payable | |
| | Selisih Tagihan dan Kewajiban dalam Rekening Administratif | (20.199.240) | (1.789.305) | (416.824) | (2.470.827) | (11.554.300) | (3.967.984) | Net Off Balance Sheet Receivable (Payable) | |
| | Selisih [(IA-IB)+(IIA- IIB)] | (16.850.359) | 2.522.129 | 8.698.329 | (910.223) | (8.753.319) | (18.407.275) | Net [(IA-IB)+(IIA- IIB)] | |
| | Selisih Kumulatif | | 2.522.129 | 11.220.458 | 10.310.235 | 1.556.916 | (16.850.359) | Cummulative Differences | |

(dalam jutaan Rupiah / in million Rupiah)

| No. | Pos-pos | Saldo / Total | 30 Juni / June 2019 | | | | | Descriptions | No. |
|-----------|--|------------------|------------------------|-------------------------------------|-------------------------------------|---------------------------------------|-------------------------|--|-----|
| | | | Jatuh Tempo / Maturity | | | | | | |
| (1) | (2) | (3) | ≤ 1 bulan / < 1 month | > 1 bln s.d. 3 bln / > 1 - 3 months | > 3 bln s.d. 6 bln / > 3 - 6 months | > 6 bln s.d. 12 bln / > 6 - 12 months | > 12 bulan / > 12 month | (1) | |
| I | NERACA | | | | | | | ASSETS | |
| | A. Aset | | | | | | | Assets A. | |
| | 1. Kas | 1.686 | 1.686 | - | - | - | - | Cash 1. | |
| | 2. Penempatan pada Bank Indonesia | 375.920 | 375.920 | - | - | - | - | Placements with Bank Indonesia 2. | |
| | 3. Penempatan pada bank lain | 186.090 | 186.090 | - | - | - | - | Placements with other banks 3. | |
| | 4. Surat Berharga | 41.825 | 6.233 | 10.732 | 15.817 | 9.243 | - | Marketable securities 4. | |
| | 5. Kredit yang diberikan | 2.654.903 | 564.575 | 570.143 | 106.318 | 159.848 | 1.254.020 | Loans 5. | |
| | 6. Tagihan lainnya | 83.318 | 18.806 | 30.429 | 23.616 | 5.420 | 5.047 | Other receivables 6. | |
| | 7. Lain-lain | - | - | - | - | - | - | Others 7. | |
| | Total Aset | 3.343.743 | 1.153.310 | 611.304 | 145.551 | 174.510 | 1.259.067 | Total Asset | |
| | B. Kewajiban | | | | | | | Liabilities B. | |
| | 1. Dana Pihak Ketiga | 804.724 | 698.468 | 85.856 | 18.956 | 1.444 | - | Third party fund 1. | |
| | 2. Kewajiban pada Bank Indonesia | - | - | - | - | - | - | Liabilities to Bank Indonesia 2. | |
| | 3. Kewajiban pada bank lain | 330.500 | 65.000 | 165.500 | - | 100.000 | - | Deposits from other bank 3. | |
| | 4. Surat Berharga yang Diterbitkan | - | - | - | - | - | - | Marketable securities 4. | |
| | 5. Pinjaman yang Diterima | 2.482.000 | - | 200.000 | - | - | 2.282.000 | Borrowings 5. | |
| | 6. Kewajiban lainnya | - | - | - | - | - | - | Other liabilities 6. | |
| | 7. Lain-lain | 46.767 | 8.790 | 13.005 | 15.147 | 5.417 | 4.407 | Others 7. | |
| | Total Kewajiban | 3.663.991 | 772.258 | 464.362 | 34.103 | 106.861 | 2.286.407 | Total Liabilities | |
| | Selisih Aset dengan Kewajiban dalam Neraca | (320.248) | 381.052 | 146.942 | 111.448 | 67.649 | (1.027.340) | Net assets (liabilities) | |
| II | REKENING ADMINISTRATIF | | | | | | | OFF BALANCE SHEET | |
| | A. Tagihan Rekening Administratif | | | | | | | Off Balance Sheet Receivables A. | |
| | 1. Komitmen | 2.821.494 | 526.952 | 488.579 | 100.770 | 138.658 | 1.566.535 | Commitment 1. | |
| | 2. Kontijensi | 1.055.656 | 72.057 | 262.135 | 117.800 | 101.759 | 501.905 | Contingencies 2. | |
| | Total Tagihan Rekening Administratif | 3.877.150 | 599.009 | 750.714 | 218.570 | 240.417 | 2.068.440 | Total Off Balance Sheet Receivable | |
| | B. Kewajiban Rekening Administratif | | | | | | | Off Balance Sheet Payable B. | |
| | 1. Komitmen | 4.625.353 | 459.801 | 248.308 | 251.259 | 1.066.309 | 2.599.677 | Commitment 1. | |
| | 2. Kontijensi | 310.259 | 7.126 | 30.770 | 3.720 | 41.077 | 227.565 | Contingencies 2. | |
| | Total Kewajiban Rekening Administratif | 4.935.612 | 466.926 | 279.078 | 254.979 | 1.107.386 | 2.827.242 | Total Off Balance Sheet Payable | |
| | Selisih Tagihan dan Kewajiban dalam Rekening Administratif | (1.058.462) | 132.083 | 471.636 | (36.409) | (866.969) | (758.802) | Net Off Balance Sheet Receivable (Payable) | |
| | Selisih [(IA-IB)+(IIA- IIB)] | (1.378.710) | 513.135 | 618.578 | 75.039 | (799.320) | (1.786.142) | Net [(IA-IB)+(IIA- IIB)] | |
| | Selisih Kumulatif | | 513.135 | 1.131.713 | 1.206.752 | 407.432 | (1.378.710) | Cummulative Differences | |

Tabel 14.c. Pengungkapan Interest Rate Risk Banking Book
Tab s

a. Perhitungan sensitivitas suku bunga terhadap pendapatan bunga bersih / *Interest rate sensitivity to net Interest Income calculation*

| Dalam Juta Rupiah Periode | 30 Juni / June 2020 | | | | |
|--|---------------------|-------|---------------|--------------|--------------|
| | DEVE | | DNII | | |
| | T | T - 1 | T | T - 1 | |
| <i>Parallel up</i> | -2,092,651.14 | | -2,142,997.97 | -332,927.58 | -450,927.74 |
| <i>Parallel down</i> | 1,869,960.60 | | 1,896,305.22 | 283,232.33 | 380,721.84 |
| <i>Steeper</i> | 926,001.12 | | 990,009.07 | | |
| <i>Flattener</i> | -1,409,094.20 | | -1,461,617.46 | | |
| <i>Short rate up</i> | -1,389,515.39 | | -1,516,739.12 | | |
| <i>Short rate down</i> | 1,330,406.61 | | 1,459,857.38 | | |
| Nilai Maksimum Negatif (absolut) | 2,092,651.14 | | 2,142,997.97 | 332,927.58 | 450,927.74 |
| Modal Tier 1 (untuk DEVE) atau Projected Income (untuk DNII) | 24,399,835.17 | | 23,610,903.79 | 4,836,167.60 | 4,500,665.50 |
| Nilai Maksimum dibagi Modal Tier 1 (untuk DEVE) atau Projected Income (untuk DNII) | 8.58% | | 9.08% | 6.88% | 10.02% |

| Dalam Juta Rupiah Periode | 30 Juni / June 2019 | | | | |
|--|---------------------|-------|--------------|-------|--|
| | DEVE | | DNII | | |
| | T | T - 1 | T | T - 1 | |
| <i>Parallel up</i> | -2,519,064.97 | | -590,407.98 | | |
| <i>Parallel down</i> | 2,335,655.39 | | 524,776.44 | | |
| <i>Steeper</i> | 999,006.01 | | | | |
| <i>Flattener</i> | -1,558,762.75 | | | | |
| <i>Short rate up</i> | -1,660,437.54 | | | | |
| <i>Short rate down</i> | 1,656,773.05 | | | | |
| Nilai Maksimum Negatif (absolut) | 2,519,064.97 | | -590,407.98 | | |
| Modal Tier 1 (untuk DEVE) atau Projected Income (untuk DNII) | 23,372,218.02 | | 5,254,221.56 | | |
| Nilai Maksimum dibagi Modal Tier 1 (untuk DEVE) atau Projected Income (untuk DNII) | 10.78% | | 11.24% | | |

**LAPORAN PENERAPAN MANAJEMEN RISIKO
 UNTUK RISIKO SUKU BUNGA DALAM BANKING BOOK
 (INTEREST RATE RISK IN THE BANKING BOOK)**

Nama Bank : PT Bank BTPN Tbk. (individu)
 Posisi Laporan : Juni 2020

| ANALISA KUALITATIF | |
|---|--|
| Risiko suku bunga dalam Banking Book (Interest Rate Risk in the Banking Book/IRRBB) didefinisikan sebagai risiko akibat pergerakan suku bunga di pasar yang berlawanan dengan posisi Banking Book, yang berpotensi memberikan dampak terhadap permodalan dan rentabilitas (earnings) Bank baik untuk saat ini maupun pada masa mendatang. Sesuai dengan ketentuan, Bank melakukan pengukuran dan pemantauan IRRBB dengan menggunakan metode EVE (Economic Value of Equity) dan NII (Net Interest Income). Pada pemantauan IRRBB ini, cakupan posisi Banking Book mengacu pada ketentuan Otoritas Jasa Keuangan yang mengatur mengenai Kewajiban Penyediaan Modal Minimum Bank Umum sebagaimana tercantum dalam Kebijakan Manajemen Risiko Pasar dan Likuiditas Bank. Berdasarkan hal tersebut, maka produk-produk yang memiliki suku bunga tercakup dalam perhitungan IRRBB Bank seperti: | |
| Aset : - Penempatan pada Bank Indonesia - Penempatan pada Bank Lain - Surat Berharga yang Dimiliki - Tagihan Akseptasi - Kredit yang Diberikan | Kewajiban: - Dana Pihak Ketiga - Kewajiban pada Bank Lain - Kewajiban Akseptasi - Pinjaman Diterima - Surat Berharga Diterbitkan |
| Derivative - Transaksi Interest Rate Swap - Transaksi Cross Currency Swap | |

| | |
|---|--|
| Bank tidak memperhitungkan Modal dalam perhitungan IRRBB. | |
| Dalam melakukan pengelolaan IRRBB, Bank telah menetapkan risk appetite yang diwujudkan dalam bentuk internal buffer atas maksimum Δ EVE yang harus dijaga. Risk Management akan melakukan pengukuran dan pemantauan IRRBB secara berkala untuk dilaporkan kepada Direksi dan ALCO/KMR. Apabila tingkat IRRBB telah mendekati atau melampaui angka buffer tersebut, maka ALCO akan memutuskan strategi bisnis maupun strategi lindung nilai yang harus dilakukan untuk mengembalikan angka IRRBB ke tingkatan yang diinginkan. Unit bisnis dan Treasury akan bertanggung jawab untuk melakukan strategi bisnis dan lindung nilai yang telah dirumuskan tersebut. | |
| Untuk meningkatkan efektifitasnya, pemantauan atas IRRBB akan dilakukan secara bulanan. Sementara faktor-faktor pendukung modeling IRRBB seperti rasio pelunasan dipercepat (prepayment ratio) dan produk yang tidak memiliki jatuh tempo (non-maturity deposits/NMD) akan dikaji ulang secara tahunan. | |
| Pengukuran IRRBB dilakukan dengan menggunakan metode standard sesuai dengan ketentuan yang berlaku. Dalam ketentuan tersebut, telah dirumuskan beberapa skenario shock suku bunga yang harus digunakan dalam perhitungan IRRBB sebagai berikut : | |
| DEVE - Parallel shock up - Parallel shock down - Steepener shock - Flattener shock - Short rate shock up - Short rate shock down | DNII - Parallel shock up - Parallel shock down |
| Secara internal, dalam melakukan pemantauan IRRBB, BTPN juga melakukan pengukuran sensitivitas nilai asset dan kewajibannya dengan menggunakan pendekatan Basis Point Value (BPV). BPV mengukur perubahan nilai wajar atas asset dan kewajiban Bank sebagai akibat dari perubahan suku bunga sebesar 0.01%. Pengukuran BPV Bank meliputi seluruh produk Bank yang memiliki suku bunga (interest rate bearing products), namun tidak termasuk: - Kredit dengan kolektibilitas selain 1 - Non Maturing Deposits/NMD (Giro dan Tabungan) - Modal Bank juga telah memperhitungkan prepayment ratio khususnya untuk kredit segmen pensiun. | |
| Dalam melakukan pengelolaan IRRBB terutama dalam melakukan lindung nilai Bank melakukan transaksi swap suku bunga (Interest Rate Swap/IRS) untuk mengubah asset/kewajiban dengan suku bunga tetap (fix rate) menjadi suku bunga mengambang (floating rate). Namun demikian atas transaksi lindung nilai tersebut, Bank tidak menerapkan hedge accounting sehingga seolah tidak ada keterkaitan antara kedua transaksi tersebut. | |
| Beberapa asumsi permodelan yang digunakan dalam pengukuran IRRBB adalah sebagai berikut: - Marjin komersial dan spread component atas asset dan kewajiban Bank telah diperhitungkan dalam arus kas Bank. Namun kedua hal tersebut tidak diperhitungkan dalam penentuan tingkat suku bunga diskonto Bank, sehingga tingkat suku bunga diskonto hanya ditentukan dari risk-free rate - Dalam menghitung rata-rata jangka waktu dari NMD, khususnya tabungan, penurunan atas saldo tabungan pada setiap periode sampai dengan perubahan suku bunganya dianggap sebagai rasio run off dari produk NMD. Selain itu, NMD akan dianggap sebagai jatuh tempo pada saat dilakukannya perubahan suku bunga dan periode perhitungan bunga akan dihitung ulang. Sementara untuk produk Giro, Bank tidak melakukan perhitungan behavioral karena secara konservatif Bank mengasumsikan produk Giro yang dimiliki Bank termasuk Simpanan Tidak Stabil (Non Stable Deposits) dan memasukkannya ke periode paling pendek. - Prepayment ratio untuk kredit khususnya untuk segmen Purnabakti, Mitra Usaha Rakyat dan Consumer Finance (khusus untuk BFI dan OMA) dihitung dengan menggunakan metode Single Monthly Mortality (SMM). Namun demikian, karena kebijakan Bank yang akan mengenakan denda signifikan atas pencairan deposito sebelum jatuh tempo, maka Bank tidak memperhitungkan Time Deposit Redemption Rate (TDRR). - Bank tidak memasukkan komponen Modal dalam perhitungan IRRBB baik untuk perhitungan Δ EVE maupun Δ NII - Bank melakukan perhitungan IRRBB atas eksposur dalam 3 mata uang yang signifikan (IDR, USD dan JPY) secara terpisah dengan menggunakan tingkat suku bunga diskonto, forward rate serta skenario shock suku bunga tersendiri untuk setiap mata uang. | |
| Dari hasil pengukuran IRRBB untuk posisi Juni 2020 dapat dilihat bahwa Δ EVE tertinggi Bank terjadi pada skenario Parallel Shock Up yaitu sebesar IDR 2,09 triliun (8,58% dari CET1). Bank masih memiliki eksposur kredit jangka panjang dengan suku bunga tetap yang cukup besar, terutama dari segmen kredit pensiun sebesar IDR 34,20 triliun. Kredit segmen pensiun ini memberikan kontribusi Δ EVE sebesar IDR 1,87 triliun (7,67% dari CET1). Sementara dari perspektif Δ NII, pada skenario Parallel Shock Up, NII Bank akan mengalami penurunan sebesar IDR 0,33 triliun. Hal ini merupakan 6,88% dari proyeksi NII Bank pada kondisi baseline. | |
| Apabila dibandingkan dengan periode Maret 2020, Δ EVE Bank mengalami penurunan sebesar 0,5%, yang terutama disebabkan karena peningkatan nilai CET1 dari sebelumnya IDR 23,61 triliun di posisi Maret 2020 menjadi IDR 24,40 triliun di posisi Juni 2020. Sementara untuk Δ NII Bank juga mengalami penurunan bila dibandingkan dengan posisi Desember 2019 yang disebabkan karena adanya peningkatan pada proyeksi NII serta penurunan nilai Δ NII. | |
| ANALISA KUANTITATIF | |
| - Rata-rata jangka waktu penyesuaian suku bunga (repricing maturity) yang diterapkan untuk produk tabungan adalah 51 bulan. Sementara produk Giro dimasukkan ke periode penyesuaian suku bunga terpendek (overnight). - Jangka waktu penyesuaian suku bunga (repricing maturity) terlama yang diterapkan untuk produk tabungan adalah 113 bulan. | |

Tabel 15. Pengungkapan Nilai *Liquidity Coverage Ratio* (LCR)
Tabel 15. *Liquidity Coverage Ratio* (LCR) Disclosure

| NILAI LCR (%) / LCR VALUE (%) | | |
|---|------------------------|--------------------------|
| | 2020 | |
| | Triwulan I / Quarter I | Triwulan II / Quarter II |
| | (1) | (2) |
| Bank secara individu / Bank Stand Alone | 201,05% | 213,65% |
| Bank secara konsolidasi / Bank Consolidated | 212,45% | 221,96% |

| NILAI LCR (%) / LCR VALUE (%) | | |
|---|------------------------|--------------------------|
| | 2019 | |
| | Triwulan I / Quarter I | Triwulan II / Quarter II |
| | (1) | (2) |
| Bank secara individu / Bank Stand Alone | 247,38% | 250,95% |
| Bank secara konsolidasi / Bank Consolidated | 244,48% | 247,81% |

Tabel 16.a. Pengungkapan Kuantitatif Risiko Operasional - Bank Secara Individual
Table 16.a. Quantitative Operational Risk Disclosure - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

| No. | Pendekatan Yang Digunakan | 30 Juni / June 2020 | | | 30 Juni / Juni 2019 | | | Approach | No. |
|-----|----------------------------|---|---------------------------------|-------------------|---|---------------------------------|-------------------|--------------------------|-----|
| | | Pendapatan Bruto (Rata-rata 3 tahun terakhir*) / Gross Income (average 3 years) | Beban Modal / Capital Charge | ATMR /RWA | Pendapatan Bruto (Rata-rata 3 tahun terakhir*) / Gross Income (average 3 years) | Beban Modal / Capital Charge | ATMR /RWA | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (2) | (1) |
| 1. | Pendekatan Indikator Dasar | 8,451,193 | 1,267,679 | 15,845,987 | 7,293,907 | 1,094,086 | 13,676,076 | Basic Indicator Approach | 1. |
| | Total | 8,451,193 | 1,267,679 | 15,845,987 | 7,293,907 | 1,094,086 | 13,676,076 | Total | |

Tabel 16.b. Pengungkapan Kuantitatif Risiko Operasional - Bank Secara Konsolidasi dengan Perusahaan Anak
Table 16.b. Quantitative Operational Risk Disclosure - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

| No. | Pendekatan Yang Digunakan | 30 Juni / June 2020 | | | 30 Juni / Juni 2019 | | | Approach | No. |
|-----|----------------------------|---|---------------------------------|-------------------|---|---------------------------------|-------------------|--------------------------|-----|
| | | Pendapatan Bruto (Rata-rata 3 tahun terakhir)* / Gross Income (average 3 years) | Beban Modal / Capital Charge | ATMR / RWA | Pendapatan Bruto (Rata-rata 3 tahun terakhir)* / Gross Income (average 3 years) | Beban Modal / Capital Charge | ATMR / RWA | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (2) | (1) |
| 1. | Pendekatan Indikator Dasar | 12,441,111 | 1,866,167 | 23,327,084 | 9,819,730 | 1,472,960 | 18,411,994 | Basic Indicator Approach | 1. |
| | Total | 12,441,111 | 1,866,167 | 23,327,084 | 9,819,730 | 1,472,960 | 18,411,994 | Total | |