

**A. Struktur Pemodalan Bank**

**A. Bank Capital Structure**

**Tabel A. Pengungkapan Struktur Permodalan Bank**

Table A. Disclosure of Bank Capital Structure

(dalam jutaan Rp / in million Rp)

KOMPONEN MODAL COMPONENTS OF CAPITAL		30 Juni 2020	30 Juni 2019
		Bank	Bank
<b>I</b>	<b>KOMPONEN MODAL</b>		
	<b>COMPONENTS OF CAPITAL</b>		
	<b>A Modal Inti Core Capital (Tier 1)</b>	<b>1.472.509</b>	<b>1.458.720</b>
	1 Modal Inti Utama Common Equity Tier 1	1.472.509	1.458.720
	a. Modal Disetor Paid-up Capital	231.000	231.000
	b. Cadangan Tambahan Modal Disclosed Reserve	1.252.858	1.236.638
	c. Faktor Pengurang Modal Inti Utama Common Equity Tier 1 Deduction Factor	(11.349)	(8.918)
	d. Kepentingan Non Pengendali Non-controlling Interest	-	-
	2 Modal Inti Tambahan Additional Tier 1	-	-
	<b>B Modal Pelengkap Supplementary Capital (Tier 2)</b>	<b>47.780</b>	<b>42.955</b>
	1 Modal Pelengkap Supplementary Capital (Tier 2) :	-	-
	a. Instrumen Modal dalam bentuk Saham atau dalam bentuk Lainnya Capital Instruments in the form of Shares or in any Other form	-	-
	b. Agio atau Disagio yang berasal dari penerbitan instrumen modal yang tergolong sebagai Modal Pelengkap Agio or Disagio derived from the issuance of equity instruments classified as supplementary capital	-	-
	c. Cadangan Umum PPA atas Aset Produktif (maksimal 1,25% dari ATMR untuk Risiko Kredit) Reserves General PPA on Earning Assets (maximum of 1.25% of Risk Weighted Assets for Credit Risk)	47.780	42.955
	2 Faktor Pengurang Modal Pelengkap Supplementary Capital Deduction Factor	-	-
<b>II</b>	<b>TOTAL MODAL INTI DAN MODAL PELENGKAP (A + B)</b>	<b>1.520.289</b>	<b>1.501.675</b>
	<b>TOTAL CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A + B)</b>		
<b>III</b>	<b>ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT</b>	<b>5.573.607</b>	<b>5.175.501</b>
	<b>RISK WEIGHTED ASSETS FOR CREDIT RISK</b>		
<b>IV</b>	<b>ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL</b>	<b>680.694</b>	<b>704.089</b>
	<b>RISK WEIGHTED ASSETS FOR OPERATIONAL RISK</b>		
<b>V</b>	<b>ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR</b>	<b>-</b>	<b>-</b>
	<b>RISK WEIGHTED ASSETS FOR MARKET RISK</b>		
<b>VI</b>	<b>RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM UNTUK RISIKO KREDIT, RISIKO OPERASIONAL DAN RISIKO PASAR [II : (III + IV + V)]</b>	<b>24,31%</b>	<b>25,54%</b>
	<b>MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK [II : (III + IV + V)]</b>		

**B. Risiko Kredit**  
**B. Credit Risk**

**Tabel B.1. Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank Secara Individu**  
**Table B.1. Disclosure of Net Receivables by Area - Banks Individually**

(dalam jutaan Rp | in million Rp)

No.	Kategori Portofolio Category Portfolio	30 June 2020			
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Area			
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Total
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.834.124	-	-	1.834.124
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	29.315	-	1	29.316
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	49.106	814	-	49.920
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	545.041	243.769	42.966	831.776
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	197.660	13.218	142	211.020
9	Tagihan kepada Korporasi Receivables on Corporate	4.058.095	117.481	132.888	4.308.464
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	57.667	4.106	7	61.780
11	Aset Lainnya Other Assets	857.543	45.746	11.250	914.539
<b>Total</b>		<b>7.673.051</b>	<b>425.134</b>	<b>142.754</b>	<b>8.240.939</b>

**Tabel B.1. Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank Secara Individu**

**Table B.1. Disclosure of Net Receivables by Area - Banks Individually**

(dalam jutaan Rp I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 June 2019			
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Area			
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Total
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.754.163	-	-	<b>1.754.163</b>
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	32.463	-	2	<b>32.463</b>
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	53.338	13	-	<b>53.351</b>
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	641.477	262.568	50.081	<b>954.126</b>
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	168.608	14.550	169	<b>183.327</b>
9	Tagihan kepada Korporasi Receivables on Corporate	3.749.232	96.892	67.345	<b>3.913.469</b>
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	25.630	3.591	68	<b>29.289</b>
11	Aset Lainnya Other Assets	840.930	47.757	10.638	<b>899.325</b>
<b>Total</b>		<b>7.265.841</b>	<b>425.371</b>	<b>128.303</b>	<b>7.819.515</b>

Area 1 : Jawa dan Bali

Area 2 : Sumatera

Area 3 : Di luar Jawa, Bali dan Sumatera Outside Java, Bali and Sumatera

Tabel B.2. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Individu  
Table B.2. Disclosure of Net Receivables by Contractual Maturity - Banks Individually

(dalam jutaan Rp / in million Rp)

No.	Kategori Portofolio Category Portfolio	30 June 2020					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Contractual Maturity					
		≤ 1 tahun ≤ 1 years	>1 s.d 3 thn >1 - 3 years	>3 s.d 5 thn >3 - 5 years	>5 thn >5 years	Non Kontraktual Non Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.834.124	-	-	-	-	<b>1.834.124</b>
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	29.316	-	-	-	-	<b>29.316</b>
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	243	12.542	10.659	26.476	-	<b>49.920</b>
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	12.030	84.771	109.267	625.708	-	<b>831.776</b>
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	173.974	14.184	13.442	9.420	-	<b>211.020</b>
9	Tagihan kepada Korporasi Receivables on Corporate	3.634.456	125.183	215.094	333.731	-	<b>4.308.464</b>
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	54.681	2.912	1.405	2.782	-	<b>61.780</b>
11	Aset Lainnya Other Assets	-	-	-	-	914.539	<b>914.539</b>
<b>Total</b>		<b>5.738.824</b>	<b>239.592</b>	<b>349.867</b>	<b>998.117</b>	<b>914.539</b>	<b>8.240.939</b>

**Tabel B.2. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Individu**  
**Table B.2. Disclosure of Net Receivables by Contractual Maturity - Banks Individually**

(dalam jutaan Rp / in million Rp)

No.	Kategori Portofolio Category Portfolio	30 June 2019					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Contractual Maturity					
		≤ 1 tahun ≤ 1 years	>1 s.d 3 thn >1 - 3 years	>3 s.d 5 thn >3 - 5 years	>5 thn >5 years	Non Kontraktual Non Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.754.163	-	-	-	-	<b>1.754.163</b>
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	32.465	-	-	-	-	<b>32.465</b>
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	606	5.695	15.402	31.648	-	<b>53.351</b>
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	13.483	92.557	135.268	712.818	-	<b>954.126</b>
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	128.035	26.830	13.576	14.886	-	<b>183.327</b>
9	Tagihan kepada Korporasi Receivables on Corporate	3.276.140	162.205	159.892	315.232	-	<b>3.913.469</b>
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	24.563	1.267	1.050	2.409	-	<b>29.289</b>
11	Aset Lainnya Other Assets	-	-	-	-	899.325	<b>899.325</b>
	<b>Total</b>	<b>5.229.455</b>	<b>288.554</b>	<b>325.188</b>	<b>1.076.993</b>	<b>899.325</b>	<b>7.819.515</b>

**Tabel B.3. Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi - Bank Secara Individu**  
**Table B.3. Disclosure of Net Receivables by Economic Sectors - Banks Individually**

(dalam jutaan Rp I in million Rp)

No.	Sektor Ekonomi Economic Sectors	Tagihan kepada Pemerintah Receivables on Sovereigns	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables on Banks	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	Kredit Pegawai/ Pensiunan Employee/ Retired Loans	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	Tagihan kepada Korporasi Receivables to Corporate	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>30 June 2020</b>												
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	201	-	-	-
2	Perikanan Fishery	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	-	-	29.631	-	-
4	Industri Pengolahan Manufacturing	-	-	-	-	-	-	-	28.605	769.311	6.084	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	-	-	-	-	-	-	591	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-	2.121	88.822	4.312	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	-	-	-	-	-	-	-	158.798	2.774.260	45.021	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Hotel and Food & Beverage	-	-	-	-	-	-	-	-	108.920	-	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communications	-	-	-	-	-	-	-	6.553	131.256	383	-
10	Perantara Keuangan Financial Intermediary	-	-	-	-	-	-	-	-	3.009	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Rental and Business Services	-	-	-	-	-	-	-	3.581	167.583	1.663	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-
13	Jasa Pendidikan Education Services	-	-	-	-	-	-	-	632	9.179	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health Services and Social Activity	-	-	-	-	-	-	-	671	45.941	1.378	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	2.443	135.997	972	-
16	Jasa Perorangan yang Melayani Rumah Tangga Personal Services Serving Household	-	-	-	-	-	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya Undefined Activities	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Field	-	-	-	-	8.581	-	831.776	2.364	2.067	550	-
20	Lainnya Others	1.834.124	-	-	29.316	41.339	-	-	4.460	42.488	1.417	914.539
<b>Total</b>		<b>1.834.124</b>	<b>-</b>	<b>-</b>	<b>29.316</b>	<b>49.920</b>	<b>-</b>	<b>831.776</b>	<b>211.020</b>	<b>4.308.464</b>	<b>61.780</b>	<b>914.539</b>

**Tabel B.3. Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi - Bank Secara Individu**  
**Table B.3. Disclosure of Net Receivables by Economic Sectors - Banks Individually**

(dalam jutaan Rp I in million Rp)

No.	Sektor Ekonomi Economic Sectors	Tagihan kepada Pemerintah Receivables on Sovereigns	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables on Banks	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	Kredit Pegawai/ Pensiunan Employee/ Retired Loans	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	Tagihan kepada Korporasi Receivables to Corporate	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>30 June 2019</b>												
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	171	-	-	-
2	Perikanan Fishery	-	-	-	-	-	-	-	-	374	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	-	-	18.657	-	-
4	Industri Pengolahan Manufacturing	-	-	-	-	-	-	-	22.942	689.907	26	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	-	-	-	-	-	-	509	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-	1.888	69.805	10	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	-	-	-	-	-	-	-	123.026	2.500.964	24.184	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Hotel and Food & Beverage	-	-	-	-	-	-	-	601	97.527	-	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communications	-	-	-	-	-	-	-	11.257	194.679	2.493	-
10	Perantara Keuangan Financial Intermediary	-	-	-	-	-	-	-	-	4.919	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Rental and Business Services	-	-	-	-	-	-	-	4.423	141.090	2	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-
13	Jasa Pendidikan Education Services	-	-	-	-	-	-	-	-	9.973	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health Services and Social Activity	-	-	-	-	-	-	-	765	28.213	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	4.637	116.513	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga Personal Services Serving Household	-	-	-	-	-	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya Undefined Activities	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Field	-	-	-	-	-	-	954.126	2.376	-	331	-
20	Lainnya Others	1.754.163	-	-	32.465	53.351	-	-	10.732	40.848	2.243	899.325
<b>Total</b>		<b>1.754.163</b>	<b>-</b>	<b>-</b>	<b>32.465</b>	<b>53.351</b>	<b>-</b>	<b>954.126</b>	<b>183.327</b>	<b>3.913.469</b>	<b>29.289</b>	<b>899.325</b>

**Tabel B.4. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individu**

**Table B.4. Disclosure of Receivables and Provisioning Based on Area - Banks Individually**

(dalam jutaan Rp I in million Rp)

No.	Keterangan Description	30 June 2020			
		Wilayah Area			
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Total
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan Receivables	6.935.135	412.719	141.004	<b>7.488.858</b>
2	Tagihan yang Mengalami Penurunan Nilai ( <i>Impaired</i> ) Impaired Receivables	90.278	14.491	2.133	<b>106.902</b>
	a. Belum Jatuh Tempo Non Past Due	-	-	-	-
	b. Telah Jatuh Tempo Past Due	90.278	14.491	2.133	<b>106.902</b>
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Allowance for Impairment Losses - Individual	37.468	12.184	2.705	<b>52.357</b>
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Allowance for Impairment Losses - Collective	10.397	593	277	<b>11.267</b>
5	Tagihan yang Dihapus Buku Written-Off Receivables	334	-	104	<b>438</b>



**Tabel B.4. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individu**

**Table B.4. Disclosure of Receivables and Provisioning Based on Area - Banks Individually**

(dalam jutaan Rp I in million Rp)

No.	Keterangan Description	30 June 2019			
		Wilayah Area			
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Total
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan Receivables	6.866.057	432.251	126.796	<b>7.425.104</b>
2	Tagihan yang Mengalami Penurunan Nilai ( <i>Impaired</i> ) Impaired Receivables	45.731	29.074	1.324	<b>76.129</b>
	a. Belum Jatuh Tempo Non Past Due	-	-	-	-
	b. Telah Jatuh Tempo Past Due	45.731	29.074	1.324	<b>76.129</b>
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Allowance for Impairment Losses - Individual	6.145	19.038	-	<b>25.183</b>
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Allowance for Impairment Losses - Collective	20.957	6.768	1.296	<b>29.021</b>
5	Tagihan yang Dihapus Buku Written-Off Receivables	1.776	-	-	<b>1.776</b>

Area 1 : Jawa dan Bali

Area 2 : Sumatera

Area 3 : Di luar Jawa, Bali dan Sumatera Outside Java, Bali and Sumatera

Tabel B.5. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individu  
Table B.5. Disclosure Of Receivables and Provisioning based on Economic Sectors - Banks Individually

(dalam jutaan Rp / in million Rp)

No.	Sektor Ekonomi Economic Sectors	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) Individual Allowance for Impairment Losses Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Kolektif Allowance for Impairment Losses Collective	Tagihan Yang Dihapus Buku Written-Off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>30 June 2019</b>							
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	150	-	-	-	14	-
2	Perikanan Fishery	93	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	18.302	-	-	-	-	-
4	Industri Pengolahan Manufacturing	676.496	-	1.640	-	3.003	-
5	Listrik, Gas dan Air Electricity, Gas and Water	369	-	-	-	-	-
6	Konstruksi Construction	60.264	-	133	-	327	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	2.308.350	-	43.717	15.085	8.122	1.774
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Hotel and Food & Beverage	96.180	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communications	201.643	-	4.705	2.212	99	2
10	Perantara Keuangan Financial Intermediary	4.919	-	-	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Rental and Business Services	131.426	-	577	-	576	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-
13	Jasa Pendidikan Education Services	9.707	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health Services and Social Activity	27.859	-	885	-	1.315	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Public, Socio-Culture, Entertainment and Other Personal Services	117.488	-	-	-	351	-
16	Jasa Perorangan yang Melayani Rumah Tangga Personal Services Serving Household	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Institution and Other Extra International Agencies	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya Undefined Activities	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Field	966.055	-	9.553	-	9.937	-
20	Lainnya Others	2.805.803	-	14.919	7.886	5.277	-
<b>Total</b>		<b>7.425.104</b>	<b>-</b>	<b>76.129</b>	<b>25.183</b>	<b>29.021</b>	<b>1.776</b>

Tabel B.5. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individu  
Table B.5. Disclosure Of Receivables and Provisioning based on Economic Sectors - Banks Individually

(dalam jutaan Rp / in million Rp)

No.	Sektor Ekonomi Economic Sectors	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) Individual Allowance for Impairment Losses Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Kolektif Allowance for Impairment Losses Collective	Tagihan Yang Dihapus Buku Written-Off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>30 June 2020</b>							
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	201	-	-	-	1	-
2	Perikanan Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	29.499	-	-	-	56	-
4	Industri Pengolahan Manufacturing	765.364	-	7.194	1.111	2.704	-
5	Listrik, Gas dan Air Electricity, Gas and Water	476	-	-	-	1	-
6	Konstruksi Construction	87.981	-	7.274	2.962	135	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	2.518.546	-	63.770	21.027	6.388	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Hotel and Food & Beverage	108.524	-	-	-	536	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communications	130.847	-	407	34	174	334
10	Perantara Keuangan Financial Intermediary	3.009	-	-	-	14	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Rental and Business Services	165.657	-	2.451	801	379	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-
13	Jasa Pendidikan Education Services	9.460	-	-	-	26	-
14	Jasa Kesehatan dan Kegiatan Sosial Health Services and Social Activity	43.555	-	1.949	571	52	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Public, Socio-Culture, Entertainment and Other Personal Services	137.945	-	2.266	1.324	271	-
16	Jasa Perorangan yang Melayani Rumah Tangga Personal Services Serving Household	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya Internasional Institution and Other Extra International Agencies	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya Undefined Activities	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Field	861.380	-	12.022	16.042	1.581	104
20	Lainnya Others	2.626.414	-	9.569	8.485	1.067	-
<b>Total</b>		<b>7.488.858</b>	-	<b>106.902</b>	<b>52.357</b>	<b>13.385</b>	<b>438</b>

**Tabel B.6. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individu**

**Table B.6. Movements of Impairment Provision Disclosure - Banks Individually**

(dalam jutaan Rp I in million Rp)

	Keterangan Description	30 June 2020		30 June 2019	
		CKPN Individual Allowance for Impairment Losses Individual	CKPN Kolektif Allowance for Impairment Losses Collective	CKPN Individual Allowance for Impairment Losses Individual	CKPN Kolektif Allowance for Impairment Losses Collective
(1)	(2)	(3)	(4)	(5)	(6)
1	Saldo Awal CKPN Beginning balance - allowance for impairment losses	24.597	20.981	20.071	24.615
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) Provision (reversal) allowance for impairment losses during the year (Net)			6.886	4.408
	2.a. Pembentukan CKPN pada periode berjalan Provision allowance for impairment losses during the year	28.094	-	6.886	4.408
	2.b. Pemulihan CKPN pada periode berjalan Reversal allowance for impairment losses during the year	-	(6.991)	-	-
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan Allowance for impairment losses used for written-off receivables during the year	(334)	(104)	(1.774)	(2)
4	Pembentukan (pemulihan) lainnya pada periode berjalan Other provision (reversal) of allowance during the year	-	-	-	-
	Saldo akhir CKPN Ending Balance	<b>52.357</b>	<b>13.886</b>	<b>25.183</b>	<b>29.021</b>

Tabel B.7. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individu  
Table B.7. Disclosure of Net Receivables by Portfolio and Rating Category - Banks Individually

(dalam jutaan Rp / in million Rp)

		30 June 2020													
No.	Kategori Portofolio Category Portfolio	Tagihan Bersih Net Receivables													
		Lembaga Peringkat Rating Agencies	Peringkat Jangka panjang Long Term Rating							Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat Without Rating	Total
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Kurang dari B- Lower than B-	A-1	A-2	A-3	Kurang dari A-3 Lower than A-3		
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Kurang dari B- Lower than B-	F1+ to F1	F2	F3	Kurang dari F3 Lower than F-3		
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Kurang dari B3 Lower than B3	P-1	P-2	P-3	Kurang dari P-3 Lower than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Kurang dari B-(idn) Lower than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Lower than F3(idn)		
		PT Peringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to id A-	id BBB+ to id BBB-	id BB+ to id BB-	id B+ to id B-	Kurang dari idB- Lower than idB-	idA1	idA2	idA3 to id A4	Kurang dari idA4 Lower than idA4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
1	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	1.834.124	1.834.124
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	-	266	3.827	25.223	-	-	-	-	-	-	-	-	-	29.316
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	49.920	49.920
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-	831.776	831.776
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	211.020	211.020
9	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-	4.308.464	4.308.464
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	61.780	61.780
11	Aset Lainnya Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	914.539	914.539
	<b>Total</b>	-	266	3.827	25.223	-	-	-	-	-	-	-	-	8.211.623	8.240.939

Tabel B.7. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individu  
Table B.7. Disclosure of Net Receivables by Portfolio and Rating Category - Banks Individually

(dalam jutaan Rp | in million Rp)

		30 June 2019													
No.	Kategori Portofolio Category Portfolio	Tagihan Bersih Net Receivables													
		Lembaga Pemeringkat Rating Agencies	Peringkat Jangka panjang Long Term Rating							Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat Without Rating	Total
			Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Kurang dari B- Lower than B-	A-1	A-2	A-3		
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Kurang dari B- Lower than B-	F1+ to F1	F2	F3	Kurang dari F3 Lower than F-3		
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Kurang dari B3 Lower than B3	P-1	P-2	P-3	Kurang dari P-3 Lower than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Kurang dari B-(idn) Lower than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Lower than F3(idn)		
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to id A-	id BBB+ to id BBB-	id BB+ to id BB-	id B+ to id B-	Kurang dari idB- Lower than idB-	idA1	idA2	idA3 to id A4	Kurang dari idA4 Lower than idA4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
1	Tagihan kepada Pemerintah Receivables on Sovereigns		-	-	-	-	-	-	-	-	-	-	-	1.754.163	1.754.163
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities		-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks		-	636	18.110	13.719	-	-	-	-	-	-	-	-	32.465
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property													53.351	53.351
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property													-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans													954.126	954.126
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio													183.327	183.327
9	Tagihan kepada Korporasi Receivables on Corporate		-	-	-	-	-	-	-	-	-	-	-	3.913.469	3.913.469
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables													29.289	29.289
11	Aset Lainnya Other Assets													899.325	899.325
	<b>Total</b>		-	636	18.110	13.719	-	-	-	-	-	-	-	7.787.050	7.819.515









Tabel B.10. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individu  
Table B.10. Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Banks Individually

(dalam jutaan Rp / in million Rp)

No.	Kategori Portofolio Category Portfolio	30 June 2020					Bagian Yang Tidak Dijamin Unsecured Portion
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured by				
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>A</b>	<b>Eksposur Neraca Balance Sheet Exposures</b>						
	Balance Sheet Exposures						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.582.421	-	-	-	-	1.582.421
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	29.316	-	-	-	-	29.316
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	49.920	-	-	-	-	49.920
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	831.776	-	-	-	-	831.776
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	193.983	32.176	-	-	-	161.807
9	Tagihan kepada Korporasi Receivables on Corporate	3.770.818	226.156	-	-	-	3.544.662
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	61.780	-	-	-	-	61.780
11	Aset Lainnya Other Assets	914.539	-	-	-	-	914.539
	<b>Total Eksposur Neraca Total Exposures Balance Sheet</b>	<b>7.434.553</b>	<b>258.332</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.176.221</b>
<b>B</b>	<b>Eksposur Rekening Administratif</b>						
	Off-Balance Sheet Exposures						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	17.037	6.907	-	-	-	10.130
9	Tagihan kepada Korporasi Receivables on Corporate	537.646	44.018	-	-	-	493.628
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-
	<b>Total Eksposur Rekening Administratif Total Exposures Off-Balance Sheet</b>	<b>554.683</b>	<b>50.925</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>503.758</b>
<b>C</b>	<b>Eksposur Counterparty Credit Risk</b>						
	Counterparty Credit Risk Exposures						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	251.703	-	-	-	-	251.703
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	-	-	-	-	-	-
5	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-
	<b>Total Eksposur Counterparty Credit Risk Total Exposures Counterparty Credit Risk</b>	<b>251.703</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>251.703</b>
	<b>Total (A+B+C)</b>	<b>8.240.939</b>	<b>309.257</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.931.682</b>

Tabel B.10. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individu  
Table B.10. Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Banks Individually

(dalam jutaan Rp / in million Rp)

No.	Kategori Portofolio Category Portfolio	30 June 2019					Bagian Yang Tidak Dijamin Unsecured Portion
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Secured by				
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>A</b>	<b>Eksposur Neraca Balance Sheet Exposures</b>						
	Balance Sheet Exposures						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.754.163	-	-	-	-	1.754.163
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	32.465	-	-	-	-	32.465
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	53.351	-	-	-	-	53.351
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	954.126	-	-	-	-	954.126
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	163.323	6.292	-	-	-	157.031
9	Tagihan kepada Korporasi Receivables on Corporate	3.492.222	242.675	-	-	-	3.249.547
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	29.289	-	-	-	-	29.289
11	Aset Lainnya Other Assets	899.325	-	-	-	-	899.325
	<b>Total Eksposur Neraca Total Exposures Balance Sheet</b>	<b>7.378.264</b>	<b>248.967</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.129.297</b>
<b>B</b>	<b>Eksposur Rekening Administratif</b>						
	Off-Balance Sheet Exposures						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	20.004	10.528	-	-	-	9.476
9	Tagihan kepada Korporasi Receivables on Corporate	421.247	29.095	-	-	-	392.152
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-
	<b>Total Eksposur Rekening Administratif Total Exposures Off-Balance Sheet</b>	<b>441.251</b>	<b>39.623</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>401.628</b>
<b>C</b>	<b>Eksposur Counterparty Credit Risk</b>						
	Counterparty Credit Risk Exposures						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	-	-	-	-	-	-
5	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-
	<b>Total Eksposur Counterparty Credit Risk Total Exposures Counterparty Credit Risk</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Total (A+B+C)</b>	<b>7.819.515</b>	<b>288.590</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.530.925</b>

Tabel B.11. Pengungkapan Perhitungan ATMR untuk Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank Secara Individu

Tabel B.11. Disclosure of Calculation of Risk Weighted Assets for Credit Risk by Using Standardized Approach - Banks Individually

a. Eksposur Aset di Neraca

a. On Balance Sheet Assets Exposures

(dalam jutaan Rp I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 June 2020			30 June 2019		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.582.421	-	-	1.754.163	-	-
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	29.316	5.863	5.863	32.465	6.493	6.493
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	49.920	12.132	12.132	53.351	13.990	13.990
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	831.776	415.888	415.888	954.126	477.063	477.063
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	193.983	145.487	121.355	163.323	122.492	117.773
9	Tagihan kepada Korporasi Receivables on Corporate	3.770.818	3.770.818	3.544.662	3.492.222	3.492.222	3.249.547
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	61.780	92.377	92.377	29.289	42.812	42.812
11	Aset Lainnya Other Assets	914.539	-	880.104	899.325	-	868.564
	<b>Total</b>	<b>7.434.553</b>	<b>4.442.565</b>	<b>5.072.381</b>	<b>7.378.264</b>	<b>4.155.072</b>	<b>4.776.242</b>

b. Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif

b. Off-Balance Sheet Commitment/Contingency Exposures

(dalam jutaan Rp I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 June 2020			30 June 2019		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	17.037	12.778	7.598	20.004	15.003	7.107
9	Tagihan kepada Korporasi Receivables on Corporate	537.646	537.646	493.628	421.247	421.247	392.152
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-
	<b>Total</b>	<b>554.683</b>	<b>550.424</b>	<b>501.226</b>	<b>441.251</b>	<b>436.250</b>	<b>399.259</b>

c. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)

c. Counterparty Credit Risk Exposures

(dalam jutaan Rp I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 June 2020			30 June 2019		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	251.703	-	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	-	-	-	-	-	-
5	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-
7	Eksposur Tertimbang dari Credit Valuation Adjustment (CVA) Risk Weighted of Credit Valuation Adjustment	-	-	-	-	-	-
<b>Total</b>		<b>251.703</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

d. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk)

d. Settlement Risk Exposures

(dalam jutaan Rp I in million Rp)

No.	Jenis Transaksi Type of Transaction	30 June 2020			30 June 2019		
		Nilai Eksposur Exposures	Faktor Pengurang Modal Capital Deduction Factor	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation	Nilai Eksposur Exposures	Faktor Pengurang Modal Capital Deduction Factor	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Delivery versus payment			-	-		-
	a. Beban Modal/Capital Charges 8% (5-15 hari)	-		-	-		-
	b. Beban Modal/Capital Charges 50% (16-30 hari)	-		-	-		-
	c. Beban Modal/Capital Charges 75% (31-45 hari)	-		-	-		-
	d. Beban Modal/Capital Charges 100% (lebih dari 45 hari)	-		-	-		-
2	Non-delivery versus payment	-	-		-	-	
	<b>Total</b>	-	-	-	-	-	-

**e. Eksposur Sekuritisasi**  
e. Securitization Exposures

(dalam jutaan Rp I in million Rp)

No.	Jenis Transaksi Type of Transaction	30 June 2020		30 June 2019	
		Faktor Pengurang Modal Capital Deduction Factor	ATMR Risk Weighted Assets	Faktor Pengurang Modal Capital Deduction Factor	ATMR Risk Weighted Assets
(1)	(2)	(3)	(4)	(3)	(4)
1	Fasilitas Kredit Pendukung yang memenuhi persyaratan Qualified Supporting Credit Facility	-	-	-	-
2	Fasilitas Kredit Pendukung yang tidak memenuhi persyaratan Unqualified Supporting Credit Facility	-	-	-	-
3	Fasilitas Likuiditas yang memenuhi persyaratan Qualified Liquidity Facility		-		-
4	Fasilitas Likuiditas yang tidak memenuhi persyaratan Unqualified Liquidity Facility	-	-	-	-
5	Pembelian Efek Beragun Aset yang memenuhi persyaratan Purchase of Securities Guaranteed by qualified assets	-	-	-	-
6	Pembelian Efek Beragun Aset yang tidak memenuhi persyaratan Purchase of Securities Guaranteed by unqualified assets	-	-	-	-
7	Eksposur Sekuritisasi yang tidak tercakup dalam ketentuan mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum Securities Exposure which are not included in the provisions on the principles of prudence in asset securities activities fo commercial banks		-		-
<b>Total</b>		-	-	-	-

**f. Total Pengukuran Risiko Kredit**

f. Total Credit Risk Disclosure

(dalam jutaan Rp I in million Rp)

	30 June 2020	30 June 2019
<b>TOTAL ATMR RISIKO KREDIT</b>		
<b>TOTAL RISK WEIGHTED ASSETS FOR CREDIT RISK</b>	<b>5.573.607</b>	<b>5.175.501</b>
<b>TOTAL FAKTOR PENGURANG MODAL</b>		
<b>TOTAL CAPITAL DEDUCTION FACTOR</b>		











D. Risiko Likuiditas

D. Liquidity Risk

Tabel D.1.a. Pengungkapan Profil Maturitas Rupiah - Bank secara Individu

Table D.1.a. Disclosure of IDR Maturity Profile - Banks Individually

(dalam jutaan Rp I in million Rp)

No	Pos-pos Account	30 June 2020					
			Jatuh Tempo Maturity				
			≤ 1 bulan ≤ 1 month	> 1 - 3 bln > 1 - 3 months	> 3 - 6 bln > 3 - 6 months	> 6 - 12 bln > 6 - 12 months	> 12 bulan > 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I</b>	<b>NERACA BALANCE SHEET</b>						
	<b>A. Aset Assets</b>						
1.	Kas Cash	52.010	52.010	-	-	-	-
2.	Penempatan pada Bank Indonesia Placements with Bank Indonesia	1.444.034	1.419.306	24.728	-	-	-
3.	Penempatan pada Bank Lain Placements with Other Bank	20.212	20.212	-	-	-	-
4.	Surat Berharga Securities	122.170	-	-	-	-	122.170
5.	Kredit yang Diberikan Loans	4.745.131	250.119	663.835	1.107.955	1.133.830	1.589.392
6.	Tagihan Lainnya Other Receivables	251.703	23.461	228.242	-	-	-
7.	Lain-lain Others	40.628	38.590	-	-	-	2.038
	<b>Total Aset Total Assets</b>	<b>6.675.888</b>	<b>1.803.698</b>	<b>916.805</b>	<b>1.107.955</b>	<b>1.133.830</b>	<b>1.713.600</b>
	<b>B. Kewajiban Liabilities</b>						
1.	Dana Pihak Ketiga Deposits	5.914.338	4.307.953	1.145.071	275.926	182.233	3.155
2.	Kewajiban pada Bank Indonesia Liabilities with Bank Indonesia	-	-	-	-	-	-
3.	Kewajiban pada Bank Lain Liabilities with Other Bank	1.077	1.077	-	-	-	-
4.	Surat Berharga yang Diterbitkan Securities Issued	-	-	-	-	-	-
5.	Pinjaman yang Diterima Borrowings	-	-	-	-	-	-
6.	Kewajiban Lainnya Other Liabilities	24.612	24.612	-	-	-	-
7.	Lain-lain Others	108.604	19.252	2.000	12.000	131	75.221
	<b>Total Kewajiban Total Liabilities</b>	<b>6.048.631</b>	<b>4.352.894</b>	<b>1.147.071</b>	<b>287.926</b>	<b>182.364</b>	<b>78.376</b>

Tabel D.1.a. Pengungkapan Profil Maturitas Rupiah - Bank secara Individu

Table D.1.a. Disclosure of IDR Maturity Profile - Banks Individually

(dalam jutaan Rp I in million Rp)

No	Pos-pos Account	30 June 2020					
			Jatuh Tempo Maturity				
			≤ 1 bulan ≤ 1 month	> 1 - 3 bln > 1 - 3 months	> 3 - 6 bln > 3 - 6 months	> 6 - 12 bln > 6 - 12 months	> 12 bulan > 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Selisih Aset dengan Kewajiban dalam Neraca On Balance Sheet Assets and Liabilities Differences	627.257	(2.549.196)	(230.266)	820.029	951.466	1.635.224
II	REKENING ADMINISTRATIF OFF BALANCE SHEET						
	A Tagihan Rekening Administratif Off Balance Sheet Receivables						
1	Komitmen Commitments	-	-	-	-	-	-
2	Kontijensi Contigencies	56	-	-	-	-	56
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables	56	-	-	-	-	56
	B Kewajiban Rekening Administratif Off Balance Sheet Liabilities						
1	Komitmen Commitments	1.886.561	81.138	208.651	471.361	1.125.411	-
2	Kontijensi Contigencies	205.306	61.292	22.000	80.917	41.047	50
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities	2.091.867	142.430	230.651	552.278	1.166.458	50
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivables and Liabilities Differences	(2.091.811)	(142.430)	(230.651)	(552.278)	(1.166.458)	6
	Selisih Differences [(IA-IB)+(IIA-IIB)]	(1.464.554)	(2.691.626)	(460.917)	267.751	(214.992)	1.635.230
	Selisih Kumulatif Cumulative Differences		(2.691.626)	(3.152.543)	(2.884.792)	(3.099.784)	(1.464.554)

Tabel D.1.a. Pengungkapan Profil Maturitas Rupiah - Bank secara Individu  
Table D.1.a. Disclosure of IDR Maturity Profile - Banks Individually

(dalam jutaan Rp I in million Rp)

No	Pos-pos Account	30 June 2019					
		Saldo Balance	Jatuh Tempo Maturity				
			≤ 1 bulan ≤ 1 month	> 1 - 3 bln > 1 - 3 months	> 3 - 6 bln > 3 - 6 months	> 6 - 12 bln > 6 - 12 months	> 12 bulan > 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I</b>	<b>NERACA BALANCE SHEET</b>						
	<b>A. Aset As</b>						
1.	Kas Cash	48.832	48.832	-	-	-	-
2.	Penempatan pada Bank Indonesia Placements with Bank Indonesia	1.736.503	1.325.241	98.490	97.753	215.019	-
3.	Penempatan pada Bank Lain Placements with Other Bank	9.583	9.583	-	-	-	-
4.	Surat Berharga Securities	-	-	-	-	-	-
5.	Kredit yang Diberikan Loans	4.531.264	239.898	531.466	894.239	1.170.973	1.694.688
6.	Tagihan Lainnya Other Receivables	5.082	5.082	-	-	-	-
7.	Lain-lain Others	33.975	31.937	-	-	-	2.038
	<b>Total Aset Total Assets</b>	<b>6.365.239</b>	<b>1.660.573</b>	<b>629.956</b>	<b>991.992</b>	<b>1.385.992</b>	<b>1.696.726</b>
	<b>B. Kewajiban Liabilities</b>						
1.	Dana Pihak Ketiga Deposits	5.549.455	4.184.608	893.552	315.258	149.986	6.051
2.	Kewajiban pada Bank Indonesia Liabilities with Bank Indonesia	-	-	-	-	-	-
3.	Kewajiban pada Bank Lain Liabilities with Other Bank	3.058	3.058	-	-	-	-
4.	Surat Berharga yang Diterbitkan Securities Issued	-	-	-	-	-	-
5.	Pinjaman yang Diterima Borrowings	-	-	-	-	-	-
6.	Kewajiban Lainnya Other Liabilities	45.976	45.976	-	-	-	-
7.	Lain-lain Others	129.230	49.900	-	12.058	-	67.272
	<b>Total Kewajiban Total Liabilities</b>	<b>5.727.719</b>	<b>4.283.542</b>	<b>893.552</b>	<b>327.316</b>	<b>149.986</b>	<b>73.323</b>

Tabel D.1.a. Pengungkapan Profil Maturitas Rupiah - Bank secara Individu

Table D.1.a. Disclosure of IDR Maturity Profile - Banks Individually

(dalam jutaan Rp I in million Rp)

No	Pos-pos Account	30 June 2019					
		Saldo Balance	Jatuh Tempo Maturity				
			≤ 1 bulan ≤ 1 month	> 1 - 3 bln > 1 - 3 months	> 3 - 6 bln > 3 - 6 months	> 6 - 12 bln > 6 - 12 months	> 12 bulan > 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	<b>Selisih Aset dengan Kewajiban dalam Neraca</b> On Balance Sheet Assets and Liabilities Differences	637.520	(2.622.969)	(263.596)	664.676	1.236.006	1.623.403
	<b>II REKENING ADMINISTRATIF OFF BALANCE SHEET</b>						
	<b>A Tagihan Rekening Administratif</b> Off Balance Sheet Receivables						
	1 Komitmen Commitments	-	-	-	-	-	-
#	2 Kontijensi Contingencies	56	-	-	-	-	56
	<b>Total Tagihan Rekening Administratif</b> Total Off Balance Sheet Receivables	56	-	-	-	-	56
	<b>B Kewajiban Rekening Administratif</b> Off Balance Sheet Liabilities						
	1 Komitmen Commitments	1.625.699	80.282	150.796	573.552	821.069	-
	2 Kontijensi Contingencies	228.436	128.983	15.392	36.850	46.211	1.000
	<b>Total Kewajiban Rekening Administratif</b> Total Off Balance Sheet Liabilities	1.854.135	209.265	166.188	610.402	867.280	1.000
	<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif</b> Off Balance Sheet Receivables and Liabilities Differences	(1.854.079)	(209.265)	(166.188)	(610.402)	(867.280)	(944)
	<b>Selisih Differences [(IA-IB)+(IIA-IIB)]</b>	(1.216.559)	(2.832.234)	(429.784)	54.274	368.726	1.622.459
	<b>Selisih Kumulatif Cummulative Differences</b>		(2.832.234)	(3.262.018)	(3.207.744)	(2.839.018)	(1.216.559)



D. Risiko Likuiditas

D. Liquidity Risk

Tabel D.1.b. Pengungkapan Profil Maturitas Valas - Bank secara Individu

Table D.1.b. Disclosure of Iforeign Exchange Maturity Profile - Banks Individually

(dalam jutaan Rp I in million Rp)

No	Pos-pos Account	30 June 2020					
			Jatuh Tempo Maturity				
			≤ 1 bulan ≤ 1 month	> 1 - 3 bln > 1 - 3 months	> 3 - 6 bln > 3 - 6 months	> 6 - 12 bln > 6 - 12 months	> 12 bulan > 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I</b>	<b>NERACA BALANCE SHEET</b>						
	<b>A. Aset Assets</b>						
	1. Kas Cash	815	815	-	-	-	-
	2. Penempatan pada Bank Indonesia Placements with Bank Indonesia	13.542	13.542	-	-	-	-
	3. Penempatan pada Bank Lain Placements with Other Bank	9.104	9.104	-	-	-	-
	4. Surat Berharga Securities	-	-	-	-	-	-
	5. Kredit yang Diberikan Loans	107.383	12.815	12.373	59.800	17.748	4.647
	6. Tagihan Lainnya Other Receivables	10.140	3.023	6.124	993	-	-
	7. Lain-lain Others	360	360	-	-	-	-
	<b>Total Aset Total Assets</b>	<b>141.344</b>	<b>39.659</b>	<b>18.497</b>	<b>60.793</b>	<b>17.748</b>	<b>4.647</b>
	<b>B. Kewajiban Liabilities</b>						
	1. Dana Pihak Ketiga Deposits	118.447	109.656	8.430	361	-	-
	2. Kewajiban pada Bank Indonesia Liabilities with Bank Indonesia	-	-	-	-	-	-
	3. Kewajiban pada Bank Lain Liabilities with Other Bank	-	-	-	-	-	-
	4. Surat Berharga yang Diterbitkan Securities Issued	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowings	-	-	-	-	-	-
	6. Kewajiban Lainnya Other Liabilities	10.735	3.618	6.124	993	-	-
	7. Lain-lain Others	90	90	-	-	-	-
	<b>Total Kewajiban Total Liabilities</b>	<b>129.272</b>	<b>113.364</b>	<b>14.554</b>	<b>1.354</b>	<b>-</b>	<b>-</b>

Tabel D.1.b. Pengungkapan Profil Maturitas Valas - Bank secara Individu

Table D.1.b. Disclosure of Iforeign Exchange Maturity Profile - Banks Individually

(dalam jutaan Rp I in million Rp)

No	Pos-pos Account	30 June 2020					
			Jatuh Tempo Maturity				
			≤ 1 bulan ≤ 1 month	> 1 - 3 bln > 1 - 3 months	> 3 - 6 bln > 3 - 6 months	> 6 - 12 bln > 6 - 12 months	> 12 bulan > 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	<b>Selisih Aset dengan Kewajiban dalam Neraca</b> On Balance Sheet Assets and Liabilities Differences	12.072	(73.705)	3.943	59.439	17.748	4.647
	<b>II REKENING ADMINISTRATIF OFF BALANCE SHEET</b>						
	<b>A Tagihan Rekening Administratif</b> Off Balance Sheet Receivables						
	1 Komitmen Commitments	-	-	-	-	-	-
	2 Kontijensi Contingencies	-	-	-	-	-	-
	<b>Total Tagihan Rekening Administratif</b> Total Off Balance Sheet Receivables	-	-	-	-	-	-
	<b>B Kewajiban Rekening Administratif</b> Off Balance Sheet Liabilities						
	1 Komitmen Commitments	39.675	4.675	5.431	28.685	884	-
	2 Kontijensi Contingencies	-	-	-	-	-	-
	<b>Total Kewajiban Rekening Administratif</b> Total Off Balance Sheet Liabilities	39.675	4.675	5.431	28.685	884	-
	<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif</b> Off Balance Sheet Receivables and Liabilities Differences	(39.675)	(4.675)	(5.431)	(28.685)	(884)	-
	<b>Selisih Differences [(IA-IB)+(IIA-IIB)]</b>	(27.603)	(78.380)	(1.488)	30.754	16.864	4.647
	<b>Selisih Kumulatif Cummulative Differences</b>		(78.380)	(79.868)	(49.114)	(32.250)	(27.603)

Tabel D.1.b. Pengungkapan Profil Maturitas Valas - Bank secara Individu

Table D.1.b. Disclosure of Iforeign Exchange Maturity Profile - Banks Individually

(dalam jutaan Rp I in million Rp)

No	Pos-pos Account	30 June 2019					
		Saldo Balance	Jatuh Tempo Maturity				
			≤ 1 bulan ≤ 1 month	> 1 - 3 bln > 1 - 3 months	> 3 - 6 bln > 3 - 6 months	> 6 - 12 bln > 6 - 12 months	> 12 bulan > 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I</b>	<b>NERACA BALANCE SHEET</b>						
	<b>A. Aset As</b>						
1.	Kas Cash	669	669	-	-	-	-
2.	Penempatan pada Bank Indonesia Placements with Bank Indonesia	17.660	17.660	-	-	-	-
3.	Penempatan pada Bank Lain Placements with Other Bank	22.882	22.882	-	-	-	-
4.	Surat Berharga Securities	-	-	-	-	-	-
5.	Kredit yang Diberikan Loans	104.271	15.936	12.205	52.016	15.073	9.041
6.	Tagihan Lainnya Other Receivables	13.329	5.885	6.525	919	-	-
7.	Lain-lain Others	349	349	-	-	-	-
	<b>Total Aset Total Assets</b>	<b>159.160</b>	<b>63.381</b>	<b>18.730</b>	<b>52.935</b>	<b>15.073</b>	<b>9.041</b>
	<b>B. Kewajiban Liabilities</b>						
1.	Dana Pihak Ketiga Deposits	140.240	131.568	8.320	352	-	-
2.	Kewajiban pada Bank Indonesia Liabilities with Bank Indonesia	-	-	-	-	-	-
3.	Kewajiban pada Bank Lain Liabilities with Other Bank	-	-	-	-	-	-
4.	Surat Berharga yang Diterbitkan Securities Issued	-	-	-	-	-	-
5.	Pinjaman yang Diterima Borrowings	-	-	-	-	-	-
6.	Kewajiban Lainnya Other Liabilities	15.924	8.480	6.525	919	-	-
7.	Lain-lain Others	110	110	-	-	-	-
	<b>Total Kewajiban Total Liabilities</b>	<b>156.274</b>	<b>140.158</b>	<b>14.845</b>	<b>1.271</b>	<b>-</b>	<b>-</b>

Tabel D.1.b. Pengungkapan Profil Maturitas Valas - Bank secara Individu

Table D.1.b. Disclosure of Iforeign Exchange Maturity Profile - Banks Individually

(dalam jutaan Rp I in million Rp)

No	Pos-pos Account	30 June 2019					
		Saldo Balance	Jatuh Tempo Maturity				
			≤ 1 bulan ≤ 1 month	> 1 - 3 bln > 1 - 3 months	> 3 - 6 bln > 3 - 6 months	> 6 - 12 bln > 6 - 12 months	> 12 bulan > 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	<b>Selisih Aset dengan Kewajiban dalam Neraca</b> On Balance Sheet Assets and Liabilities Differences	2.886	(76.777)	3.885	51.664	15.073	9.041
<b>II</b>	<b>REKENING ADMINISTRATIF OFF BALANCE SHEET</b>						
<b>A</b>	<b>Tagihan Rekening Administratif</b> Off Balance Sheet Receivables						
1	Komitmen Commitments	-	-	-	-	-	-
2	Kontijensi Contingencies	-	-	-	-	-	-
	<b>Total Tagihan Rekening Administratif</b> Total Off Balance Sheet Receivables	-	-	-	-	-	-
<b>B</b>	<b>Kewajiban Rekening Administratif</b> Off Balance Sheet Liabilities						
1	Komitmen Commitments	50.165	3.289	11.745	31.741	3.390	-
2	Kontijensi Contingencies	-	-	-	-	-	-
	<b>Total Kewajiban Rekening Administratif</b> Total Off Balance Sheet Liabilities	50.165	3.289	11.745	31.741	3.390	-
	<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif</b> Off Balance Sheet Receivables and Liabilities Differences	(50.165)	(3.289)	(11.745)	(31.741)	(3.390)	-
	<b>Selisih Differences [(IA-IB)+(IIA-IIB)]</b>	(47.279)	(80.066)	(7.860)	19.923	11.683	9.041
	<b>Selisih Kumulatif Cummulative Differences</b>		(80.066)	(87.926)	(68.003)	(56.320)	(47.279)

E. Risiko Operasional

E. Operational Risk

Tabel E. Pengungkapan Risiko Operasional - Bank secara Individu

Table E. Disclosure of Operational Risk - Banks Individually

(dalam jutaan Rp / in million Rp)

No.	Pendekatan Yang Digunakan Indicator Approach	30 June 2020			30 June 2019		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average of last 3 years)	Beban Modal Capital Charges	ATMR Risk Weighted Assets	Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average of last 3 years)	Beban Modal Capital Charges	ATMR Risk Weighted Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Pendekatan Indikator Dasar Basic Indikator Approach	363.037	54.456	680.694	375.514	56.327	704.089
<b>TOTAL</b>		<b>363.037</b>	<b>54.456</b>	<b>680.694</b>	<b>375.514</b>	<b>56.327</b>	<b>704.089</b>