

A. Ukuran Utama
A. Key Metrics

(dalam jutaan Rp in million Rp)

No.	Deskripsi	30 September 2020	30 Juni 2020	31 Maret 2020	31 Desember 2019	30 September 2019
	Modal yang Tersedia (nilai) <i>Available capital (value)</i>					
1	Modal Inti Utama (CET1) Common Equity Tier 1	1,463,186	1,472,509	1,469,434	1,478,862	1,467,117
2	Modal Inti (Tier 1) Core Capital (Tier 1)	1,463,186	1,472,509	1,469,434	1,478,862	1,467,117
3	Total Modal Total Capital	1,510,710	1,520,289	1,519,450	1,527,094	1,512,930
	Aset Tertimbang Menurut Risiko (Nilai) <i>Risk weighted assets (value)</i>					
4	Total Aset Tertimbang Menurut Risiko (ATMR) Risk weighted total assets	6,067,532	6,254,301	6,489,545	6,485,320	6,171,863
	Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR <i>Risk-based capital ratio a percentage of ATMR</i>					
5	Rasio CET1 (%) Ratio CET1	24.12%	23.54%	22.64%	22.80%	23.77%
6	Rasio Tier 1 (%) Ratio Tier1	24.12%	23.54%	22.64%	22.80%	23.77%
7	Rasio Total Modal (%) Total ratio capital	24.90%	24.31%	23.41%	23.55%	24.51%
	Tambahan CET1 yang berfungsi sebagai buffer dalam bentuk persentase dari ATMR <i>Additional CET1 which serves as a buffer in percentage of ATMR</i>					
8	Capital conservation buffer (2.5% dari ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Countercyclical Buffer (0 - 2.5% dari ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge untuk Bank Sistemik (1% - 2.5%) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10)	0.00%	0.00%	0.00%	0.00%	0.00%
12	Komponen CET1 untuk buffer	0.00%	0.00%	0.00%	0.00%	0.00%
	Rasio pengungkit sesuai Basel III <i>Leverage ratio according to Basel III</i>					
13	Total Eksposur Total Exposures	8,591,012	8,229,001	8,433,288	8,152,448	7,596,539
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%) The value of the lever ratio,including the impact of adjustments of temporary exceptions on placement of current account with an Indonesian bank in the context of meeting the minimum statutory reserve requirements (%)	17.03%	17.89%	17.42%	18.14%	19.31%
14b	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%) The value of the lever ratio,does not include the impact of adjustments to the temporary exemption on the placement of current account with an Indonesian bank in the context of meeting the minimum statutory reserve requirements (%)	17.03%	17.89%	17.42%	18.14%	19.31%
14c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset <i>Securities Financing Transaction (SFT)</i> secara gross (%) Value of the leverage ratio, including the impact of adjustments to temporary exceptions on the placement of current account at bank Indonesia in the context of meeting the minimum statutory reserve requirements , included the average value of the carrying value of the SFT assets in gross (%)	17.28%	18.08%	17.55%	18.14%	19.31%
14d	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross (%) Value of the leverage ratio, not including the impact of adjustments to temporary exceptions on the placement of current account at bank Indonesia in the context of meeting the minimum statutory reserve requirements ,included the average value of the carrying value of the SFT assets in gross (%)	17.28%	18.08%	17.55%	18.14%	19.31%

Rasio Kecukupan Likuiditas (LCR) <i>Liquidity adequacy ratio (LCR)</i>						
15	Total Aset Likuid Berkualitas Tinggi (HQLA) High quality total liquid assets (HQLA)	-	-	-	-	-
16	Total Arus Kas Keluar Bersih Net cash outflow	-	-	-	-	-
17	LCR (%)	-	-	-	-	-
Rasio Pendanaan Stabil Bersih (NSFR) <i>Net stable funding ratio (NSFR)</i>						
18	Total Pendanaan Stabil yang Tersedia (ASF) Total stable funding available	-	-	-	-	-
19	Total Pendanaan Stabil yang Diperlukan (RSF) Total stable funding required	-	-	-	-	-
20	NSFR (%)	-	-	-	-	-
Analisis Kualitatif <i>Qualitative analysis</i>						
Terjadi penurunan Rasio Pengungkit sebesar (17,03%) dengan Bulan Juni 2020 (17,89%). Hal ini disebabkan karena adanya peningkatan total eksposur sebesar 362.011 juta terutama berasal dari penempatan Bank Indonesia.						

B. Struktur Pemodal Bank

B. Bank Capital Structure

Tabel B. Pengungkapan Struktur Permodalan Bank

Table B. Disclosure of Bank Capital Structure

(dalam jutaan Rp / in million Rp)

KOMPONEN MODAL COMPONENTS OF CAPITAL		30 September 2020	30 September 2019
		Bank	Bank
I	KOMPONEN MODAL		
	COMPONENTS OF CAPITAL		
A	Modal Inti Core Capital (Tier 1)	1,463,186	1,467,117
	1 Modal Inti Utama Common Equity Tier 1	1,463,186	1,467,117
	a. Modal Disetor Paid-up Capital	231,000	231,000
	b. Cadangan Tambahan Modal Disclosed Reserve	1,243,535	1,245,035
	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	Modal Pelengkap Supplementary Capital (Tier 2)	47,524	45,813
	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)	47,524	45,813
	2 Faktor Pengurang Modal Pelengkap Supplementary Capital Deduction Factor	-	-
II	TOTAL MODAL INTI DAN MODAL PELENGKAP (A + B)	1,510,710	1,512,930
	TOTAL CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A + B)		
III	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT	5,386,838	5,467,774
	RISK WEIGHTED ASSETS FOR CREDIT RISK		
IV	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL	680,694	704,089
	RISK WEIGHTED ASSETS FOR OPERATIONAL RISK		
V	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR	-	-
	RISK WEIGHTED ASSETS FOR MARKET RISK		
VI	RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM UNTUK RISIKO KREDIT, RISIKO OPERASIONAL DAN RISIKO PASAR [II : (III + IV + V)]	24.90%	24.51%
	MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK [II : (III + IV + V)]		

C. Risiko Kredit

C. Credit Risk

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

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

(dalam jutaan Rp I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 September 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	2,448,265	-	-	2,448,265
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	19,332	-	1	19,333
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	46,845	793	-	47,638
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	524,099	241,770	41,651	807,520
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	165,972	12,251	142	178,365
9	Tagihan kepada Korporasi Receivables on Corporate	3,894,290	94,033	131,984	4,120,307
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	65,260	4,236	9	69,505
11	Aset Lainnya Other Assets	852,472	47,795	11,021	911,288
Total		8,016,535	400,878	184,808	8,602,221

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

(dalam jutaan Rp / in million Rp)

No.	Kategori Portofolio Category Portfolio	30 September 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	1,288,342	-	-	1,288,342
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	37,209	-	2	37,211
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	54,530	1,095	-	55,625
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	616,633	256,787	48,362	921,782
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	176,301	13,085	161	189,547
9	Tagihan kepada Korporasi Receivables on Corporate	4,026,897	103,441	68,211	4,198,549
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	25,681	3,837	37	29,555
11	Aset Lainnya Other Assets	842,425	44,457	10,739	897,621
Total		7,068,018	422,702	127,512	7,618,232

Area 1 : Jawa dan Bali

Area 2 : Sumatera

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

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

(dalam jutaan Rp / in million Rp)

No.	Kategori Portofolio Category Portfolio	30 September 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	2,448,265	-	-	-	-	2,448,265
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	19,333	-	-	-	-	19,333
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	90	10,066	16,552	20,930	-	47,638
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	11,017	81,129	105,740	609,634	-	807,520
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	143,707	13,771	15,037	5,850	-	178,365
9	Tagihan kepada Korporasi Receivables on Corporate	3,463,018	122,245	201,130	333,914	-	4,120,307
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	61,717	1,913	2,706	3,169	-	69,505
11	Aset Lainnya Other Assets	-	-	-	-	911,288	911,288
	Total	6,147,147	229,124	341,165	973,497	911,288	8,602,221

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

(dalam jutaan Rp I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 September 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	1,288,342	-	-	-	-	1,288,342
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	37,211	-	-	-	-	37,211
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	1,032	6,286	18,453	29,854	-	55,625
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	12,750	90,775	128,006	690,251	-	921,782
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	143,878	20,276	10,878	14,515	-	189,547
9	Tagihan kepada Korporasi Receivables on Corporate	3,554,181	140,276	199,492	304,600	-	4,198,549
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	23,868	941	1,142	3,604	-	29,555
11	Aset Lainnya Other Assets	-	-	-	-	897,621	897,621
	Total	5,061,262	258,554	357,971	1,042,824	897,621	7,618,232

Tabel C.3. Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi - Bank Secara Individu
Table C.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)
30 September 2020												
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fishery	-	-	-	-	-	-	-	201	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	-	-	29,716	-	-
3	Industri Pengolahan Manufacturing	-	-	-	-	-	-	-	26,397	758,502	6,041	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas and Water Procurement	-	-	-	-	-	-	-	541	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Wastewater Management, Waste Management and Recycling	-	-	-	-	-	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-	2,054	86,744	3,518	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trading; Car and Motorcycle repair and maintenance	-	-	-	-	-	-	-	127,788	2,606,463	52,517	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-	-	5,439	132,248	959	-
9	Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman Hotel and Food & Beverage	-	-	-	-	-	-	-	-	110,559	-	-
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial Activity and Insurance	-	-	-	-	-	-	-	-	3,011	-	-
12	Real Estate Real Estate	-	-	-	-	-	-	-	4,313	164,226	1,653	-
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific and Technical Activities	-	-	-	-	-	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha lainnya Leasing and Leasing Activities Without Option Rights, Employment, Travel Agent, and Other Business Support	-	-	-	-	-	-	-	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government Administration, Defense, and Mandatory Social Security	-	-	-	-	-	-	-	-	-	-	-
16	Pendidikan Education	-	-	-	-	-	-	-	553	8,121	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Health Services and Social Activity	-	-	-	-	-	-	-	671	43,595	1,456	-
18	Kesenian, Hiburan, dan Rekreasi Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	2,394	135,241	267	-
19	Aktivitas Jasa lainnya Others Services Activities	-	-	-	-	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Personal Services Serving Household	-	-	-	-	38,021	-	-	4,691	41,093	2,593	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya International Institution Activities and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha Non Business Field	-	-	-	-	9,617	-	807,520	3,323	788	501	-
23	Lainnya Others	2,448,265	-	-	19,333	-	-	-	-	-	-	911,288
Total		2,448,265	-	-	19,333	47,638	-	807,520	178,365	4,120,307	69,505	911,288

Tabel C.3. Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi - Bank Secara Individu
Table C.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)
30 September 2019												
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fishery	-	-	-	-	-	-	-	197	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	-	-	15,659	-	-
3	Industri Pengolahan Manufacturing	-	-	-	-	-	-	-	22,971	666,168	79	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas and Water Procurement	-	-	-	-	-	-	-	622	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Wastewater Management, Waste Management and Recycling	-	-	-	-	-	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-	2,009	99,446	4	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trading; Car and Motorcycle repair and maintenance	-	-	-	-	-	-	-	134,757	2,795,059	23,260	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-	-	6,493	156,367	318	-
9	Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman Hotel and Food & Beverage	-	-	-	-	-	-	-	532	99,864	-	-
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial Activity and Insurance	-	-	-	-	-	-	-	-	4,979	-	-
12	Real Estate Real Estate	-	-	-	-	-	-	-	4,857	154,097	1	-
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific and Technical Activities	-	-	-	-	-	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha lainnya Leasing and Leasing Activities Without Option Rights, Employment, Travel Agent, and Other Business Support	-	-	-	-	-	-	-	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government Administration, Defense, and Mandatory Social Security	-	-	-	-	-	-	-	-	-	-	-
16	Pendidikan Education	-	-	-	-	-	-	-	958	6,379	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Health Services and Social Activity	-	-	-	-	-	-	-	741	39,864	2,139	-
18	Kesenian, Hiburan, dan Rekreasi Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	3,721	111,230	-	-
19	Aktivitas Jasa lainnya Others Services Activities	-	-	-	-	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Personal Services Serving Household	-	-	-	-	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya International Institution Activities and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha Non Business Field	-	-	-	-	4,534	-	921,782	2,697	-	312	-
23	Lainnya Others	1,288,342	-	-	37,211	51,091	-	-	8,992	49,437	3,442	897,621
Total		1,288,342	-	-	37,211	55,625	-	921,782	189,547	4,198,549	29,555	897,621

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

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

(dalam jutaan Rp I in million Rp)

No.	Keterangan Description	30 September 2020			
		Wilayah Area			
		Wilayah 1 Wilayah 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Total
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan Receivables	7,102,892	387,071	137,821	7,627,784
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit Receivables With Increased and Worsening Credit Risk	104,253	17,010	2,392	123,655
	a. Belum Jatuh Tempo Non Past Due	7,422	2,205	634	10,261
	b. Telah Jatuh Tempo Past Due	96,831	14,805	1,758	113,394
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Allowance for Impairment Losses - Stage 1	10,409	519	281	11,209
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Allowance for Impairment Losses - Stage 2	2,541	1,226	350	4,117
5	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Allowance for Impairment Losses - Stage 3	35,448	11,575	1,839	48,862
6	Tagihan yang Dihapus Buku Written-Off Receivables	508	-	266	774

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

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

(dalam jutaan Rp I in million Rp)

No.	Keterangan Description	30 September 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	6,639,157	430,052	121,256	7,190,465
2	Tagihan yang Mengalami Penurunan Nilai (<i>Impaired</i>) Impaired Receivables	44,566	29,353	1,204	75,123
	a. Belum Jatuh Tempo Non Past Due	-	-	-	-
	b. Telah Jatuh Tempo Past Due	44,566	29,353	1,204	75,123
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Allowance for Impairment Losses - Individual	5,391	19,038	-	24,429
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Allowance for Impairment Losses - Collective	18,057	6,768	1,207	26,032
5	Tagihan yang Dihapus Buku Written-Off Receivables	3,406	-	-	3,406

Area 1 : Jawa dan Bali

Area 2 : Sumatera

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

Tabel C.5. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individu

Table C.5. Disclosure Of Receivables and Provisioning based on Economic Sectors - Banks Individually

(dalam jutaan Rp I 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)	
30 September 2019								
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fishery	195	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	14,545	-	-	-	-	-	-
3	Industri Pengolahan Manufacturing	656,231	-	2,560	-	3,875	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas and Water Procurement	510	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Wastewater Management, Waste Management and Recycling	-	-	-	-	-	-	-
6	Konstruksi Construction	90,826	-	128	-	1,492	-	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trading; Car and Motorcycle repair and maintenance	2,582,205	-	41,976	14,956	4,679	1,774	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	154,164	-	1,629	1,312	74	1,518	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Hotel and Food & Beverage	98,801	-	-	-	-	-	-
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial Activity and Insurance	4,979	-	-	-	-	-	-
12	Real Estate Real Estate	146,438	-	577	-	923	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific and Technical Activities	-	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha lainnya Leasing and Leasing Activities Without Option Rights, Employment, Travel Agent, and Other Business Support	-	-	-	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government Administration, Defense, and Mandatory Social Security	-	-	-	-	-	-	-
16	Pendidikan Education	6,314	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Health Services and Social Activity	38,000	-	2,397	257	-	-	-
18	Kesenian, Hiburan, dan Rekreasi Public, Socio-Culture, Entertainment and Other Personal Services	109,694	-	-	-	66	-	-
19	Aktivitas Jasa lainnya Others Services Activities	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Personal Services Serving Household	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya International Institution Activities and Other Extra International Agencies	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha Non Business Field	938,747	-	9,734	-	10,004	114	-
23	Lainnya Others	2,348,816	-	16,122	7,904	4,919	-	-
Total		7,190,465	-	75,123	24,429	26,032	3,406	-

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

(dalam jutaan Rp I in million Rp)

No.	Sektor Ekonomi Economic Sectors	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) Stage 1 Allowance for Impairment Losses Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Stage 2 Allowance for Impairment Losses Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Stage 3 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)	
30 September 2020								
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fishery	201	-	-	1	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	29,602	-	-	62	-	-	-
3	Industri Pengolahan Manufacturing	747,625	-	7,157	2,021	-	1,899	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas and Water Procurement	413	-	-	2	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Wastewater Management, Waste Management and Recycling	-	-	-	-	-	-	-
6	Konstruksi Construction	85,275	-	6,236	244	-	2,718	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trading; Car and Motorcycle repair and maintenance	2,327,466	-	75,420	5,298	573	23,144	171
8	Pengangkutan dan Pergudangan Transportation and Warehousing	132,303	-	1,439	176	7	480	335
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Hotel and Food & Beverage	110,230	-	-	107	-	436	-
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial Activity and Insurance	3,011	-	-	15	-	-	-
12	Real Estate Real Estate	163,110	-	2,454	416	-	802	-
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific and Technical Activities	-	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha lainnya Leasing and Leasing Activities Without Option Rights, Employment, Travel Agent, and Other Business Support	-	-	-	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government Administration, Defense, and Mandatory Social Security	-	-	-	-	-	-	-
16	Pendidikan Education	8,063	-	-	26	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Health Services and Social Activity	42,279	-	2,013	50	-	557	-
18	Kesenian, Hiburan, dan Rekreasi Public, Socio-Culture, Entertainment and Other Personal Services	135,008	-	423	250	-	156	-
19	Aktivitas Jasa lainnya Others Services Activities	-	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Personal Services Serving Household	93,699	-	9,894	1,066	-	7,789	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya International Institution Activities and Other Extra International Agencies	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha Non Business Field	836,168	-	11,099	1,475	3,537	10,881	268
23	Lainnya Others	2,913,331	-	-	-	-	-	-
Total		7,627,784	-	116,135	11,209	4,117	48,862	774

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

Table C.6. Movements of Impairment Provision Disclosure - Banks Individually

(dalam jutaan Rp / in million Rp)

	Keterangan Description	30 September 2020			30 September 2019	
		CKPN Stage 1 Allowance for Impairment Losses Stage 1	CKPN Stage 2 Allowance for Impairment Losses Stage 2	CKPN Stage 3 Allowance for Impairment Losses Stage 3	CKPN Individual Allowance for Impairment Losses Individual	CKPN Kolektif Allowance for Impairment Losses Collective
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Saldo Awal CKPN Beginning balance - allowance for impairment losses	2,757	1,252	41,569	20,071	24,615
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) Provision (reversal) allowance for impairment losses during the year (Net)	-	-	-	7,648	1,533
	2.a. Pembentukan CKPN pada periode berjalan Provision allowance for impairment losses during the year	34,932	7,664	6,099	7,648	1,533
	2.b. Pemulihan CKPN pada periode berjalan Reversal allowance for impairment losses during the year	(26,376)	(4,799)	(84)	-	-
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	(104)	-	(670)	(3,290)	(116)
4	Pembentukan (pemulihan) lainnya pada periode berjalan Other provision (reversal) of allowance during the year	-	-	-	-	-
	Saldo akhir CKPN Ending Balance	11,209	4,117	46,914	24,429	26,032

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

(dalam jutaan Rp I in million Rp)

		30 September 2020														
No.	Kategori Portofolio Category Portfolio	Tagihan Bersih Net Receivables													Tanpa Peringkat Without Rating	Total
		Lembaga Peringkat Rating Agencies	Peringkat Jangka panjang Long Term Rating							Peringkat Jangka Pendek Short Term Rating						
		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)	(15)	(16)	
1	Tagihan kepada Pemerintah Receivables on Sovereigns		-	-	-	-	-	-	-	-	-	-	-	-	2,448,265	2,448,265
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		-	445	8,402	10,486	-	-	-	-	-	-	-	-	-	19,333
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property														47,638	47,638
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property														-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans														807,520	807,520
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio														178,365	178,365
9	Tagihan kepada Korporasi Receivables on Corporate		-	-	-	-	-	-	-	-	-	-	-	-	4,120,307	4,120,307
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables														69,505	69,505
11	Aset Lainnya Other Assets														911,288	911,288
	Total		-	445	8,402	10,486	-	-	-	-	-	-	-	-	8,582,888	8,602,221

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

(dalam jutaan Rp I in million Rp)

		30 September 2019														
No.	Kategori Portofolio Category Portfolio	Tagihan Bersih Net Receivables													Tanpa Peringkat Without Rating	Total
		Lembaga Pemeringkat Rating Agencies	Peringkat Jangka panjang Long Term Rating							Peringkat Jangka Pendek Short Term Rating						
		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 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)	(15)	(16)	
1	Tagihan kepada Pemerintah Receivables on Sovereigns		-	-	-	-	-	-	-	-	-	-	-	1,288,342	1,288,342	
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		-	295	13,190	23,726	-	-	-	-	-	-	-	-	37,211	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property													55,625	55,625	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property													-	-	
7	Kredit Pegawai/Pensiunan Employee/Retired Loans													921,782	921,782	
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio													189,547	189,547	
9	Tagihan kepada Korporasi Receivables on Corporate		-	-	-	-	-	-	-	-	-	-	-	4,198,549	4,198,549	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables													29,555	29,555	
11	Aset Lainnya Other Assets													897,621	897,621	
	Total		-	295	13,190	23,726	-	-	-	-	-	-	-	7,581,021	7,618,232	

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

(dalam jutaan Rp | in million Rp)

No.	Kategori Portofolio Category Portfolio	30 September 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)
A	Eksposur Neraca Balance Sheet Exposures						
	Balance Sheet Exposures						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1,980,762	-	-	-	-	1,980,762
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	19,333	-	-	-	-	19,333
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	47,638	-	-	-	-	47,638
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	807,520	-	-	-	-	807,520
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	161,464	7,820	-	-	-	153,644
9	Tagihan kepada Korporasi Receivables on Corporate	3,577,295	226,926	-	-	-	3,350,369
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	69,505	-	-	-	-	69,505
11	Aset Lainnya Other Assets	911,288	-	-	-	-	911,288
	Total Eksposur Neraca Total Exposures Balance Sheet	7,574,805	234,746	-	-	-	7,340,059
B	Eksposur Rekening Administratif						
	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	16,901	5,621	-	-	-	11,280
9	Tagihan kepada Korporasi Receivables on Corporate	543,012	32,536	-	-	-	510,476
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-
	Total Eksposur Rekening Administratif Total Exposures Off-Balance Sheet	559,913	38,157	-	-	-	521,756
C	Eksposur Counterparty Credit Risk						
	Counterparty Credit Risk Exposures						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	467,503	-	-	-	-	467,503
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	-	-	-	-	-	-
	Total Eksposur Counterparty Credit Risk Total Exposures Counterparty Credit Risk	467,503	-	-	-	-	467,503
	Total (A+B+C)	8,602,221	272,903	-	-	-	8,329,318

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

(dalam jutaan Rp / in million Rp)

No.	Kategori Portofolio Category Portfolio	30 September 2019					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)
A	Eksposur Neraca Balance Sheet Exposures						
	Balance Sheet Exposures						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1,288,342	-	-	-	-	1,288,342
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	37,211	-	-	-	-	37,211
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	55,625	-	-	-	-	55,625
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	921,782	-	-	-	-	921,782
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	168,484	15,319	-	-	-	153,165
9	Tagihan kepada Korporasi Receivables on Corporate	3,746,277	220,302	-	-	-	3,525,975
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	29,555	-	-	-	-	29,555
11	Aset Lainnya Other Assets	897,621	-	-	-	-	897,621
	Total Eksposur Neraca Total Exposures Balance Sheet	7,144,897	235,621	-	-	-	6,909,276
B	Eksposur Rekening Administratif						
	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	21,063	11,817	-	-	-	9,246
9	Tagihan kepada Korporasi Receivables on Corporate	452,272	28,477	-	-	-	423,795
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-
	Total Eksposur Rekening Administratif Total Exposures Off-Balance Sheet	473,335	40,294	-	-	-	433,041
C	Eksposur Counterparty Credit Risk						
	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	-	-	-	-	-	-
	Total Eksposur Counterparty Credit Risk Total Exposures Counterparty Credit Risk	-	-	-	-	-	-
	Total (A+B+C)	7,618,232	275,915	-	-	-	7,342,317

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

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

a. Eksposur Aset di Laporan Posisi Keuangan, kecuali Exposure Sekuritisasi
a. On Financial Statements Assets Exposures, except Securitization Exposures

(dalam jutaan Rp I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 September 2020			30 September 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	1,980,762	-	-	1,288,342	-	-
	1.a. Tagihan Kepada Pemerintah Indonesia Receivables On Indonesia Government	1,980,762	-	-	1,288,342	-	-
	1.b. Tagihan Kepada Pemerintah Negara Lain Receivables On Other Countries	-	-	-	-	-	-
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	19,333	3,867	3,867	37,211	7,442	7,442
	4.a. Tagihan Jangka Pendek Short term receivable	19,333	3,867	3,867	37,211	7,442	7,442
	4.b. Tagihan Jangka Panjang Long term receivable	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	47,638	11,445	11,445	55,625	14,576	14,576
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai atau Pensiunan Employee/Retired Loans	807,520	403,760	403,760	921,782	460,891	460,891
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	161,464	121,098	115,233	168,484	126,363	114,874
9	Tagihan kepada Korporasi Receivables on Corporate	3,577,295	3,577,295	3,350,369	3,746,277	3,746,277	3,525,975
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	69,505	101,378	101,378	29,555	43,169	43,169
	10.a. Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	5,759	5,759	5,759	2,327	2,327	2,327
	10.b. Selain Kredit Beragun Rumah Tinggal Other Loans Secured by Residential Property	63,746	95,619	95,619	27,228	40,842	40,842
11	Aset Lainnya Other Assets	911,288	-	881,850	897,621	-	870,117
	11.a. Uang tunai, emas dan commemorative coin Cash, Gold and Commemorative coin	47,828	-	-	46,244	-	-
	11.b. Penyertaan (selain yang menjadi faktor pengurang modal) Inclusion (In addition to being a deduction factor for capital)	-	-	-	-	-	-
	1) Penyertaan modal sementara dalam rangka restrukturisasi kredit	-	-	-	-	-	-
	2) Penyertaan kepada perusahaan keuangan yang tidak terdaftar di bursa	-	-	-	-	-	-
	3) Penyertaan kepada perusahaan keuangan yang terdaftar di bursa	-	-	-	-	-	-
	11.c. Aset tetap dan inventaris neto Fixed Asset and Netto Inventory	786,630	-	786,630	784,989	-	784,989
	11.d. Agunan Yang Diambil Alih (AYDA) Foreclosed Assets	36,779	-	55,169	37,479	-	56,219
	11.e. Antar kantor neto Between Net Offices	-	-	-	-	-	-
	11.f. Lainnya Other	40,051	-	40,051	28,909	-	28,909
	Total	7,574,805	4,218,843	4,867,902	7,144,897	4,398,718	5,037,044

b. Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif kecuali, Exposure Sekuritisasi

b. Off-Balance Sheet Commitment/Contingency Exposures except Securitization Exposures

(dalam jutaan Rp / in million Rp)

No.	Kategori Portofolio Category Portfolio	30 September 2020			30 September 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.a. Tagihan Kepada Pemerintah Indonesia Receivables On Indonesia Government 1.b. Tagihan Kepada Pemerintah Negara Lain Receivables On Other Countries	-	-	-	-	-	-
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 4.a. Tagihan Jangka Pendek Short term receivable 4.b. Tagihan Jangka Panjang Long term receivable	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai atau Pensiunan Employee/Retired Loans	-	-	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	16,901	12,676	8,460	21,063	15,797	6,935
9	Tagihan kepada Korporasi Receivables on Corporate	543,012	543,012	510,476	452,272	452,272	423,795
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables 10.a. Kredit Beragun Rumah Tinggal Loans Secured by Residential Property 10.b. Selain Kredit Beragun Rumah Tinggal Other Loans Secured by Residential Property	-	-	-	-	-	-
Total		559,913	555,688	518,936	473,335	468,069	430,730

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

c. Counterparty Credit Risk Exposures

(dalam jutaan Rp | in million Rp)

No.	Kategori Portofolio Category Portfolio	30 September 2020			30 September 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	467,503	-	-	-	-	-
	1.a. Tagihan Kepada Pemerintah Indonesia Receivables On Indonesia Government	467,503	-	-	-	-	-
	1.b. Tagihan Kepada Pemerintah Negara Lain Receivables On Other Countries	-	-	-	-	-	-
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	-	-	-	-	-	-
	4.a. Tagihan Jangka Pendek Short term receivable	-	-	-	-	-	-
	4.b. Tagihan Jangka Panjang Long term receivable	-	-	-	-	-	-
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	-	-	-	-	-	-
	Total	467,503	-	-	-	-	-

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

d. Settlement Risk Exposures

(dalam jutaan Rp / in million Rp)

No.	Jenis Transaksi Type of Transaction	30 September 2020			30 September 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	<i>Delivery versus payment</i>						
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	<i>Non-delivery versus payment</i>	-		-	-		-
	Total	-		-	-		-

e. Eksposur Sekuritisasi

e. Securitization Exposures

(dalam jutaan Rp | in million Rp)

No.	Jenis Transaksi Type of Transaction	30 September 2020		30 September 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	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode External Rating Base Approach (ERBA) Qualified Supporting Credit Facility	-	-	-	-
2	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standardized Approach (SA) Unqualified Supporting Credit Facility	-	-	-	-
3	Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama Qualified Liquidity Facility		-		-
Total		-	-	-	-

f. Eksposur Derivatif

f. Derivative Exposures

No.	Jenis Transaksi Type of Transaction	30 September 2020			30 September 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)	(4)	(3)	(4)	(4)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-
	1.a. Tagihan Kepada Pemerintah Indonesia Receivables On Indonesia Government	-	-	-	-	-	-
	1.b. Tagihan Kepada Pemerintah Negara Lain Receivables On Other Countries	-	-	-	-	-	-
2	Tagihan Entitas 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	-	-	-	-	-	-
	4.a. Tagihan Jangka Pendek Short term receivable	-	-	-	-	-	-
	4.b. Tagihan Jangka Panjang Long term receivable	-	-	-	-	-	-
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 w eighted assets) Securities Exposure which are not included in the provisions		-	-		-	-
Total		-	-	-	-	-	-

f. Total Pengukuran Risiko Kredit

f. Total Credit Risk Disclosure

(dalam jutaan Rp | in million Rp)

	30 September 2020	30 September 2019
TOTAL ATMR RISIKO KREDIT		
TOTAL RISK WEIGHTED ASSETS FOR CREDIT RISK	5,386,838	5,467,774
FAKTOR PENGURANG ATMR RISIKO KREDIT		
DEDUCTION FACTOR RISK WEIGHTED ASSETS FOR CREDIT RISK		
Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib di hitung dan 1,25% ATMR untuk Risiko Kredit	-	-
THE EXCESS BETWEEN GENERAL RESERVES PPKA ON PRODUCTIVE ASSETS MUST BE CALCULATED AND 1,25% RISK WEIGHTED ASSETS FOR CREDIT RISK		
TOTAL ATMR RISIKO KREDIT (A) - (B)		
TOTAL RISK WEIGHTED ASSETS FOR CREDIT RISK	-	-
TOTAL FAKTOR PENGURANG MODAL		
TOTAL CAPITAL DEDUCTION FACTOR	-	-

E. Risiko Likuiditas
E. Liquidity Risk

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

(dalam jutaan Rp I in million Rp)

No	Pos-pos Account	30 September 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)	
I	NERACA BALANCE SHEET							
	A. Aset Assets							
	1. Kas Cash	46,913	46,913	-	-	-	-	-
	2. Penempatan pada Bank Indonesia Placements with Bank Indonesia	1,841,647	1,841,647	-	-	-	-	-
	3. Penempatan pada Bank Lain Placements with Other Bank	5,268	5,268	-	-	-	-	-
	4. Surat Berharga Securities	122,195	-	-	-	-	-	122,195
	5. Kredit yang Diberikan Loans	4,498,292	390,470	886,805	663,376	1,010,706	1,546,935	
	6. Tagihan Lainnya Other Receivables	467,503	-	467,503	-	-	-	-
	7. Lain-lain Others	45,251	43,200	-	-	-	-	2,051
	Total Aset Total Assets	7,027,069	2,327,498	1,354,308	663,376	1,010,706	1,671,181	
	B. Kewajiban Liabilities							
	1. Dana Pihak Ketiga Deposits	6,267,240	4,572,363	1,152,993	368,735	170,583	2,566	
	2. Kewajiban pada Bank Indonesia Liabilities with Bank Indonesia	-	-	-	-	-	-	-
	3. Kewajiban pada Bank Lain Liabilities with Other Bank	1,054	1,054	-	-	-	-	-
	4. Surat Berharga yang Diterbitkan Securities Issued	-	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowings	-	-	-	-	-	-	-
	6. Kewajiban Lainnya Other Liabilities	23,534	23,534	-	-	-	-	-
	7. Lain-lain Others	113,823	19,039	17,990	-	-	-	76,794
	Total Kewajiban Total Liabilities	6,405,651	4,615,990	1,170,983	368,735	170,583	79,360	
	Selisih Aset dengan Kewajiban dalam Neraca On Balance Sheet Assets and Liabilities Differences	621,418	(2,288,492)	183,325	294,641	840,123	1,591,821	

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

(dalam jutaan Rp I in million Rp)

No	Pos-pos Account	30 September 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)
II	REKENING ADMINISTRATIF OFF BALANCE SHEET						
A	Tagihan Rekening Administratif Off Balance Sheet Receivables						
1	Komitmen Commitments	-	-	-	-	-	-
2	Kontijensi Contingencies	56	-	-	-	-	56
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables	56	-	-	-	-	56
B	Kewajiban Rekening Administratif Off Balance Sheet Liabilities						
1	Komitmen Commitments	1,932,987	148,033	392,850	780,577	611,527	-
2	Kontijensi Contingencies	205,643	112,483	44,863	40,447	7,850	-
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities	2,138,630	260,516	437,713	821,024	619,377	-
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivables and Liabilities Differences	(2,138,574)	(260,516)	(437,713)	(821,024)	(619,377)	56
	Selisih Differences [(IA-IB)+(IIA-IIB)]	(1,517,156)	(2,549,008)	(254,388)	(526,383)	220,746	1,591,877
	Selisih Kumulatif Cumulative Differences		(2,549,008)	(2,803,396)	(3,329,779)	(3,109,033)	(1,517,156)

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

(dalam jutaan Rp I in million Rp)

No	Pos-pos Account	30 September 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)
I	NERACA BALANCE SHEET						
	A. Aset Assets						
	1. Kas Cash	45,398	45,398	-	-	-	-
	2. Penempatan pada Bank Indonesia Placements with Bank Indonesia	1,270,598	978,699	49,594	122,931	119,374	-
	3. Penempatan pada Bank Lain Placements with Other Bank	12,894	12,894	-	-	-	-
	4. Surat Berharga Securities	-	-	-	-	-	-
	5. Kredit yang Diberikan Loans	4,776,550	385,042	1,047,440	592,488	1,105,665	1,645,915
	6. Tagihan Lainnya Other Receivables	-	-	-	-	-	-
	7. Lain-lain Others	34,367	32,329	-	-	-	2,038
	Total Aset Total Assets	6,139,807	1,454,362	1,097,034	715,419	1,225,039	1,647,953
	B. Kewajiban Liabilities						
	1. Dana Pihak Ketiga Deposits	5,358,128	3,982,176	906,572	337,549	126,822	5,009
	2. Kewajiban pada Bank Indonesia Liabilities with Bank Indonesia	-	-	-	-	-	-
	3. Kewajiban pada Bank Lain Liabilities with Other Bank	3,683	3,683	-	-	-	-
	4. Surat Berharga yang Diterbitkan Securities Issued	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowings	-	-	-	-	-	-
	6. Kewajiban Lainnya Other Liabilities	25,445	25,445	-	-	-	-
	7. Lain-lain Others	104,257	17,064	18,217	-	-	68,976
	Total Kewajiban Total Liabilities	5,491,513	4,028,368	924,789	337,549	126,822	73,985
	Selisih Aset dengan Kewajiban dalam Neraca On Balance Sheet Assets and Liabilities Differences	648,294	(2,574,006)	172,245	377,870	1,098,217	1,573,968

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

(dalam jutaan Rp I in million Rp)

No	Pos-pos Account	30 September 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)
II	REKENING ADMINISTRATIF OFF BALANCE SHEET						
	A Tagihan Rekening Administratif Off Balance Sheet Receivables						
1	Komitmen Commitments	-	-	-	-	-	-
2	Kontijensi Contingencies	56	-	-	-	-	56
	Total Tagihan Rekening Administratif	56	-	-	-	-	56
	Total Off Balance Sheet Receivables						
	B Kewajiban Rekening Administratif Off Balance Sheet Liabilities						
1	Komitmen Commitments	1,639,469	131,016	406,188	384,699	717,566	-
2	Kontijensi Contingencies	230,289	160,958	21,900	44,211	3,220	-
	Total Kewajiban Rekening Administratif	1,869,758	291,974	428,088	428,910	720,786	-
	Total Off Balance Sheet Liabilities						
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif						
	Off Balance Sheet Receivables and Liabilities Differences	(1,869,702)	(291,974)	(428,088)	(428,910)	(720,786)	56
	Selisih Differences [(IA-IB)+(IIA-IIB)]	(1,221,408)	(2,865,980)	(255,843)	(51,040)	377,431	1,574,024
	Selisih Kumulatif Cummulative Differences		(2,865,980)	(3,121,823)	(3,172,863)	(2,795,432)	(1,221,408)

E. Risiko Likuiditas

E. Liquidity Risk

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

Table E.1.b. Disclosure of Foreign Exchange Maturity Profile - Banks Individually

(dalam jutaan Rp | in million Rp)

No	Pos-pos Account	30 September 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)
I	NERACA BALANCE SHEET						
	A. Aset Assets						
1.	Kas Cash	915	915	-	-	-	-
2.	Penempatan pada Bank Indonesia Placements with Bank Indonesia	14,136	14,136	-	-	-	-
3.	Penempatan pada Bank Lain Placements with Other Bank	14,049	14,049	-	-	-	-
4.	Surat Berharga Securities	-	-	-	-	-	-
5.	Kredit yang Diberikan Loans	104,594	8,022	54,029	1,473	41,070	-
6.	Tagihan Lainnya Other Receivables	11,423	4,628	5,919	876	-	-
7.	Lain-lain Others	347	347	-	-	-	-
	Total Aset Total Assets	145,464	42,097	59,948	2,349	41,070	-
	B. Kewajiban Liabilities						
1.	Dana Pihak Ketiga Deposits	125,885	115,742	9,177	966	-	-
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	12,153	5,358	5,919	876	-	-
7.	Lain-lain Others	94	94	-	-	-	-
	Total Kewajiban Total Liabilities	138,132	121,194	15,096	1,842	-	-
	Selisih Aset dengan Kewajiban dalam Neraca On Balance Sheet Assets and Liabilities Differences	7,332	(79,097)	44,852	507	41,070	-

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

Table E.1.b. Disclosure of Foreign Exchange Maturity Profile - Banks Individually

(dalam jutaan Rp | in million Rp)

No	Pos-pos Account	30 September 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)
II	REKENING ADMINISTRATIF OFF BALANCE SHEET						
A	Tagihan Rekening Administratif Off Balance Sheet Receivables						
1	Komitmen Commitments	-	-	-	-	-	-
2	Kontijensi Contingencies	-	-	-	-	-	-
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables	-	-	-	-	-	-
B	Kewajiban Rekening Administratif Off Balance Sheet Liabilities						
1	Komitmen Commitments	45,049	179	43,004	17	1,849	-
2	Kontijensi Contingencies	-	-	-	-	-	-
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities	45,049	179	43,004	17	1,849	-
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivables and Liabilities Differences	(45,049)	(179)	(43,004)	(17)	(1,849)	-
	Selisih Differences [(IA-IB)+(IIA-IIB)]	(37,717)	(79,276)	1,848	490	39,221	-
	Selisih Kumulatif Cummulative Differences		(79,276)	(77,428)	(76,938)	(37,717)	(37,717)

Tabel E.1.b. Pengungkapan Profil Maturitas Valas - Bank secara Individu
Table E.1.b. Disclosure of Iforeign Exchange Maturity Profile - Banks Individually

(dalam jutaan Rp I in million Rp)

No	Pos-pos Account	30 September 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)	
I	NERACA BALANCE SHEET							
	A. Aset Assets							
1.	Kas Cash	846	846	-	-	-	-	-
2.	Penempatan pada Bank Indonesia Placements with Bank Indonesia	17,774	17,774	-	-	-	-	-
3.	Penempatan pada Bank Lain Placements with Other Bank	24,317	24,317	-	-	-	-	-
4.	Surat Berharga Securities	-	-	-	-	-	-	-
5.	Kredit yang Diberikan Loans	99,262	5,181	52,108	-	41,973	-	-
6.	Tagihan Lainnya Other Receivables	9,230	3,074	6,156	-	-	-	-
7.	Lain-lain Others	337	337	-	-	-	-	-
	Total Aset Total Assets	151,766	51,529	58,264	-	41,973	-	-
	B. Kewajiban Liabilities							
1.	Dana Pihak Ketiga Deposits	136,772	127,125	8,731	916	-	-	-
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	9,369	3,213	6,156	-	-	-	-
7.	Lain-lain Others	109	109	-	-	-	-	-
	Total Kewajiban Total Liabilities	146,250	130,447	14,887	916	-	-	-
	Selisih Aset dengan Kewajiban dalam Neraca On Balance Sheet Assets and Liabilities Differences	5,516	(78,918)	43,377	(916)	41,973	-	-

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

Table E.1.b. Disclosure of lforeign Exchange Maturity Profile - Banks Individually

(dalam jutaan Rp I in million Rp)

No	Pos-pos Account	30 September 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)
II	REKENING ADMINISTRATIF OFF BALANCE SHEET						
A	Tagihan Rekening Administratif Off Balance Sheet Receivables						
1	Komitmen Commitments	-	-	-	-	-	-
2	Kontijensi Contingencies	-	-	-	-	-	-
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables	-	-	-	-	-	-
B	Kewajiban Rekening Administratif Off Balance Sheet Liabilities						
1	Komitmen Commitments	65,382	164	59,115	2,617	3,486	-
2	Kontijensi Contingencies	-	-	-	-	-	-
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities	65,382	164	59,115	2,617	3,486	-
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivables and Liabilities Differences	(65,382)	(164)	(59,115)	(2,617)	(3,486)	-
	Selisih Differences [(IA-IB)+(IIA-IIIB)]	(59,866)	(79,082)	(15,738)	(3,533)	38,487	-
	Selisih Kumulatif Cumulative Differences		(79,082)	(94,820)	(98,353)	(59,866)	(59,866)

F. Risiko Operasional

F. Operational Risk

Tabel F. Perhitungan Risiko Operasional - Bank secara Individu

Table F. Calculation of Operational Risk - Banks Individually

(dalam jutaan Rp / in million Rp)

No.	Pendekatan Yang Digunakan Indicator Approach	30 September 2020			30 September 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
TOTAL		363,037	54,456	680,694	375,514	56,327	704,089