

Tabel Pengungkapan pada Annual Report

Table	Content	PIC	Status	Remarks
Tabel 1.a	Pengungkapan Kuantitatif Struktur Permodalan Bank Umum	FinCon		Only fro BUKU 3 & 4
Tabel 1.b	Pengungkapan Kuantitatif Struktur Permodalan Bank Asing	N/A	N/A	N/A conf by FinCon
Tabel 2.1a	Pengungkapan Risiko Kredit - Tagihan Bersih	ICRD	DONE	
Tabel 2.2a	Pengungkapan Risiko Kredit - Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak	ICRD	DONE	
Tabel 2.3a	Pengungkapan Risiko Kredit - Tagihan Bersih Berdasarkan Sektor Ekonomi	ICRD	DONE	
Tabel 2.4a	Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah	ICRD	DONE	
Tabel 2.5a	Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi	ICRD	DONE	
Tabel 2.6a	Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai	ICRD	DONE	
Tabel 3.1a	Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat	ICRD	DONE	
Tabel 3.2	Pengungkapan Risiko Kredit Pihak Lawan	ICRD	DONE	
Tabel 4.1a	Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit	ICRD	DONE	
Tabel 4.2a	Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit	ICRD	DONE	
Tabel 5.1	Pengungkapan Transaksi Sekuritisasi	N/A	N/A	N/A conf by FinCon Bank tidak punya exposure sekuritisasi
Tabel 5.2	Pengungkapan Ringkasan Aktivitas Transaksi Sekuritisasi Bank Bertindak Sebagai Kreditur Asal	N/A	N/A	
Tabel 6.1	Pengungkapan Eksposur Asset di Neraca, Perhitungan ATMR Risiko Kredit Pendekatan Standar - secara individual	ICRD	DONE	
Tabel 6.2	Pengungkapan Eksposur Asset di Neraca, Perhitungan ATMR Risiko Kredit Pendekatan Standar - secara konsolidasi	N/A	N/A	N/A conf by FinCon
Tabel 7.1	Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar	MLRU	DONE	
Tabel 7.2	Pengungkapan Risiko Pasar Dengan Menggunakan Model Internal (Value at Risk/VaR)	N/A	N/A	N/A conf by MLRU
Tabel 8.1	Pengungkapan Kuantitatif Risiko Operasional	ORMU	DONE	
Tabel 9.1	Pengungkapan Profil Maturitas Rupiah	MLRU	DONE	
Tabel 9.2	Pengungkapan Profil Maturitas Valas	MLRU	DONE	

Tabel 1.a Pengungkapan Kuantitatif Struktur Permodalan Bank Umum

(dalam jutaan rupiah)

Komponen Modal		Posisi Tanggal Laporan		Posisi Tanggal Laporan Tahun Sebelumnya	
		Bank	Konsolidasi	Bank	Konsolidasi
(1)	(2)	(3)	(4)	(5)	(6)
I	Komponen Modal				
	A Modal Inti				
	1 Modal Disetor				
	2 Cadangan Tambahan Modal				
	3 Modal Inovatif Fator Pengurang Modal Inti				
	4 Kepentingan Non Pengendali				
	B Modal Pelengkap				
	1 Level Atas (Upper Tier 2)				
	2 Level Bawah (Lower Tier 2) maksimum 50% Modal Inti				
	3 Faktor Pengurang Modal Pelengkap				
	C Faktor Pengurang Modal Inti dan Modal Pelengkap				
	Eksposur Sekuritisasi				
	D Modal Pelengkap Tambahan Yang Memenuhi Persyaratan (Tier 3)				
	E Modal Pelengkap Tambahan Yang Dialokasikan Untuk Mengantisipasi Risiko Pasar				
II	TOTAL MODAL INTI DAN MODAL PELENGKAP (A + B - C)				
	TOTAL MODAL INTI, MODAL PELENGKAP, DAN MODAL PELENGKAP				
III	TAMBAHAN YANG DIALOKASIKAN UNTUK MENGANTISIPASI RISIKO PASAR (A				
IV	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT				
V	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL				
VI	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR				
	A Metode Standar				
	B Model Internal				
VII	RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM UNTUK RISIKO KREDIT, RISIKO OPERASIONAL, DAN RISIKO PASAR [III : (IV + V + VI)]				

Note: only for Buku 3 &amp; 4.

Tabel 1.b Pengungkapan Kuantitatif Struktur Permodalan Bank Asing

(dalam jutaan rupiah)

KOMPONEN MODAL		Posisi Tanggal Laporan	Posisi Tanggal Laporan Tahun Sebelumnya
(1)	(2)	(3)	(4)
I	KOMPONEN MODAL		
A	Dana Usaha		
	1 Dana Usaha		
	2 Modal Disetor		
B	Cadangan		
	1 Cadangan umum		
	2 Cadangan tujuan		
C	Laba (rugi) tahun-tahun lalu yang dapat diperhitungkan (100%)		
D	Laba(rugi) tahun berjalan yang dapat diperhitungkan (50%)		
E	Dana setoran modal		
F	Pendapatan komprehensif lainnya: kerugian berasal dari penurunan penyertaan dalam kelompok tersedia untuk dijual (100%)		
G	Pendapatan komprehensif lainnya: kerugian berasal dari penurunan penyertaan dalam kelompok tersedia untuk dijual (45%)		
H	Revaluasi aset tetap (45%)		
I	Selisih kurang antara PPA dan cadangan kerugian penurunan nilai atas aset produktif		
J	Penyisihan Penghapusan Aset (PPA) atas aset non produktif yang wajib dihitung		
K	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam <i>trading book</i>		
L	Cadangan umum aset produktif (maks. 1,25% dari ATMR)		
M	Faktor pengurang modal		
	Eksposur sekuritisasi		
II	MODAL BANK ASING (Jumlah A s.d L-M)		
III	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT		
IV	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL		
V	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR		
	A Metode Standar		
	B Model Internal		
VI	RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM UNTUK RISIKO KREDIT, RISIKO OPERATIONAL, DAN RISIKO PASAR [II : (III + IV + V)]		

Tabel 2.1.a Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual / Disclosure of Net Dues Based on Regions - Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No.	Kategori Portfolio / Portfolio Category	30 Juni 2019 / 30 June 2019					30 Juni 2018 / 30 June 2018					
		Tagihan Bersih Berdasarkan Wilayah / Net Dues based on Regions					Tagihan Bersih Berdasarkan Wilayah / Net Dues based on Regions					
		Ind. Barat / West Indonesia	Ind. Tengah / Mid Indonesia	Ind. Timur / East Indonesia	Luar Ind. / Overseas	Total	Ind. Barat / West Indonesia	Ind. Tengah / Mid Indonesia	Ind. Timur / East Indonesia	Luar Ind. / Overseas	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
1	Tagihan Kepada Pemerintah / Due to Government	3,813,155	0	0	0	3,813,155	3,258,386	0	0	0	0	3,258,386
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	492,356	0	0	0	492,356	467,125	0	0	0	0	467,125
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks	1,306,997	0	0	0	1,306,997	1,433,896	0	0	0	0	1,433,896
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	30,902	0	0	0	30,902	31,596	0	0	0	0	31,596
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	6,190	0	0	0	6,190	9,699	0	0	0	0	9,699
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0	0	0	0	0	0	0	0	0
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	228,540	0	0	0	228,540	349,689	0	0	0	0	349,689
9	Tagihan Kepada Korporasi / Due to Corporations	9,477,167	151,540	15,001	0	9,643,709	10,056,678	142,662	0	0	0	10,199,340
10	Tagihan yang Telah Jatuh Tempo / Current Dues	100,263	0	0	0	100,263	8,468	0	0	0	0	8,468
11	Aset Lainnya / Other Assets	350,720	0	0	0	350,720	367,370	0	0	0	0	367,370
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	0	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>15,806,290</b>	<b>151,540</b>	<b>15,001</b>	<b>0</b>	<b>15,972,832</b>	<b>15,982,907</b>	<b>142,662</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16,125,569</b>

Tabel 2.2.a Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual / Disclosure of Net Dues based on Remaining Period of Committed Loan- Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No.	Kategori Portofolio / Portfolio Category	30 Juni 2018 / 30 June 2018						30 Juni 2018 / 30 June 2018					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak / Net Dues based on Remaining Period of Committed Loan						Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak / Net Dues based on Remaining Period of Committed Loan					
		≤ 1 tahun / ≤ 1 year	>1 thn s.d. 3 thn / >1 yr to 3 yr	>3 thn s.d. 5 thn / >3 yr to 5 yr	>5 thn / >5 yr	Non-Kontraktual / Uncommitted	Total	≤ 1 tahun / ≤ 1 yr	>1 thn s.d. 3 thn / >1 yr to 3 yr	>3 thn s.d. 5 thn / >3 yr to 5 yr	>5 thn / >5 yr	Non-Kontraktual / Uncommitted	Total
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
1	Tagihan Kepada Pemerintah / Due to Government	3.813,155	0	0	0	0	3.813,155	3,258,386	0	0	0	0	3,258,386
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	482,356	0	0	482,356	0	0	487,125	0	0	487,125
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0	0	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks	1,306,997	0	0	0	0	1,306,997	1,433,896	0	0	0	0	1,433,896
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	0	0	1,292	28,810	0	30,992	0	0	447	31,149	0	31,596
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	0	0	0	6,150	40	6,190	0	0	384	9,278	57	9,699
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0	0	0	0	0	0	0	0	0	0
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	150,702	20,948	39,011	14,251	3,630	228,540	268,648	14,921	44,570	18,439	5,110	349,686
9	Tagihan Kepada Korporasi / Due to Corporations	4,882,830	2,888,885	1,823,223	250,972	0	8,843,709	3,715,445	4,123,439	1,988,894	373,562	0	10,189,340
10	Tagihan yang Telah Jatuh Tempo / Current Dues	79,584	5,262	12,468	2,951	0	100,263	3,824	381	1,331	2,951	1	8,488
11	Aset Lainnya / Other Assets	0	0	0	0	350,720	350,720	0	0	0	0	387,370	387,370
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>10,233,287</b>	<b>2,712,893</b>	<b>2,388,348</b>	<b>303,934</b>	<b>354,390</b>	<b>16,872,832</b>	<b>8,878,200</b>	<b>4,138,721</b>	<b>2,500,731</b>	<b>436,378</b>	<b>372,636</b>	<b>16,125,670</b>

Tabel 2.3.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual / Disclosure of Net Dues based on Economic Sectors - Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No.	Sektor Ekonomi / Economic Sectors	Tagihan Kepada Pemerintah / Due to Government	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	Tagihan Kepada Bank / Due to Banks	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	Kredit Properti Komersial / Secured Commercial Property Loan	Kredit Pegawai / Pensionan / Staff or Retired Staff Loan	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	Tagihan Kepada Korporasi / Due to Corporations	Tagihan yang Telah Jatuh Tempo / Current Dues	Aset Lainnya / Other Assets	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	30 Juni 2019 / 30 June 2019												
1	Pertanian, perburuan dan kehutanan / Agriculture, Hunting, and Forestry	0			0	0	0		0	5,034	0	0	
2	Perikanan / Fishery	0			0	0	0		0	23,993	0	0	
3	Pertambangan dan Penggalian / Mining and Quarrying	0			0	0	0		0	92,166	0	0	
4	Industri pengolahan / Manufacture Industries	0			0	0	0		3,605	5,695,913	91,488	0	
5	Listrik, Gas dan Air / Electricity, Gas, and Water	0			0	0	0		0	1,817	0	0	
6	Konstruksi / Construction	0	492,356		0	0	0		549	447,428	0	0	
7	Perdagangan besar dan eceran / Wholesale and Retail Trading	0			0	0	0		11,318	1,515,374	3,918	0	
8	Penyediaan akomodasi dan penyediaan makan minum / Provision of Accommodation, Eating & Drinking	0			0	0	0		866	32,941	0	0	
9	Transportasi, pergudangan dan komunikasi / Transport, Storage, and Communication	0			0	0	0		468	337,086	0	0	
10	Perantara keuangan / Financial Intermediaries	0			0	0	0		0	728,808	0	0	
11	Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Leasing, and Business Services	0			0	0	0		1,338	181,307	0	0	
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib / Public Administration, Defence, and Compulsory Social Security	0			0	0	0		0	0	0	0	
13	Jasa pendidikan / Educational Services	0			0	0	0		0	0	0	0	
14	Jasa kesehatan dan kegiatan sosial / Health and Social Services	0			0	0	0		0	0	0	0	
15	Jasa masyarakat, sosial budaya, hiburan, dan perorangan lainnya / Civil Services, Social and Cultural, Entertainment, and Other Individuals	0			0	0	0		0	6,514	0	0	
16	Jasa perorangan yang melayani rumah tangga / Individual Services to Households	0			0	0	0		30,056	6,477	3,242	0	
17	Badan internasional dan badan ekstraparlemen lainnya / International Agencies and other extra	0			0	0	0		0	0	0	0	
18	Kegiatan yang belum jelas batasannya / Undefined Activities	0			0	0	6,190		0	0	0	0	
19	Bukan Lapangan Usaha / Non-Business Sector	0			0	30,902	0		180,321	569,152	1,615	350,720	
20	Lainnya / Others	3,813,155	0	0	1,305,997	0	0	0	0	0	0	0	0
<b>Total</b>		<b>3,813,155</b>	<b>492,356</b>	<b>0</b>	<b>1,306,997</b>	<b>30,902</b>	<b>6,190</b>	<b>0</b>	<b>229,840</b>	<b>6,643,709</b>	<b>100,263</b>	<b>360,720</b>	<b>0</b>
	30 Juni 2018 / 30 June 2018												
1	Pertanian, perburuan dan kehutanan / Agriculture, Hunting, and Forestry	0			0	0	0		0	6,266	0	0	
2	Perikanan / Fishery	0			0	0	0		0	27,135	2,061	0	
3	Pertambangan dan Penggalian / Mining and Quarrying	0			0	0	0		0	8,468	0	0	
4	Industri pengolahan / Manufacture Industries	0			0	0	0		1,507	6,162,693	0	0	
5	Listrik, Gas dan Air / Electricity, Gas, and Water	0			0	0	0		0	0	0	0	
6	Konstruksi / Construction	0	467,129		0	0	0		0	74,046	0	0	
7	Perdagangan besar dan eceran / Wholesale and Retail Trading	0			0	0	0		9,042	1,586,466	0	0	
8	Penyediaan akomodasi dan penyediaan makan minum / Provision of Accommodation, Eating & Drinking	0			0	0	0		0	212,994	0	0	
9	Transportasi, pergudangan dan komunikasi / Transport, Storage, and Communication	0			0	0	0		514	114,104	0	0	
10	Perantara keuangan / Financial Intermediaries	0			0	0	0		0	225,792	0	0	
11	Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Leasing, and Business Services	0			0	0	0		589	963,413	0	0	
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib / Public Administration, Defence, and Compulsory Social Security	0			0	0	0		0	0	0	0	
13	Jasa pendidikan / Educational Services	0			0	0	0		0	0	0	0	
14	Jasa kesehatan dan kegiatan sosial / Health and Social Services	0			0	0	0		0	0	0	0	
15	Jasa masyarakat, sosial budaya, hiburan, dan perorangan lainnya / Civil Services, Social and Cultural, Entertainment, and Other Individuals	0			0	0	0		272	55,187	0	0	
16	Jasa perorangan yang melayani rumah tangga / Individual Services to Households	0			0	0	0		333,656	11,733	2,951	0	
17	Badan internasional dan badan ekstraparlemen lainnya / International Agencies and other extra	0			0	0	0		0	0	0	0	
18	Kegiatan yang belum jelas batasannya / Undefined Activities	0			0	0	9,699		0	0	0	0	
19	Bukan Lapangan Usaha / Non-Business Sector	0			0	31,596	0		5,110	751,043	3,466	387,370	
20	Lainnya / Others	3,258,386	0	0	1,433,896	0	0	0	0	0	0	0	0
<b>Total</b>		<b>3,258,386</b>	<b>467,129</b>	<b>0</b>	<b>1,433,896</b>	<b>31,596</b>	<b>9,699</b>	<b>0</b>	<b>346,689</b>	<b>10,189,340</b>	<b>6,468</b>	<b>387,370</b>	<b>0</b>

Tabel 2.4.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual / Disclosure of Dues and Impairment based on Regions - Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No.	Keterangan / Explanation	30 Juni 2019 / 30 June 2019					30 Juni 2018 / 30 June 2018				
		Wilayah / Regions					Wilayah / Regions				
		Ind. Barat / West Indonesia	Ind. Tengah / Mid Indonesia	Ind. Timur / East Indonesia	Luar Ind. / Overseas	Total	Ind. Barat / West Indonesia	Ind. Tengah / Mid Indonesia	Ind. Timur / East Indonesia	Luar Ind. / Overseas	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Tagihan / Dues	15,251,125	151,540	15,001	0	15,417,667	15,149,933	142,662	0	0	15,292,595
2	Tagihan yang mengalami penurunan nilai (impaired) / Impaired Dues	343,107	0	0	0	343,107	312,340	0	0	0	312,340
	a. Belum jatuh tempo / Not yet due	124,296	0	0	0	124,296	285,000	0	0	0	285,000
	b. Telah jatuh tempo / Current due	218,811	0	0	0	218,811	27,340	0	0	0	27,340
3	Cadangan kerugian penurunan nilai (CKPN) - Individual / Impairment - individual	143,026	0	0	0	143,026	204,009	0	0	0	204,009
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif / Impairment - collective	114,375	37	0	0	114,412	98,630	37	0	0	98,667
5	Tagihan yang dihapus buku / Written-off Dues	67,782	0	0	0	67,782	15,892	0	0	0	15,892

Tabel 2.5.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual / Disclosure of Dues and Impairment based on Economic Sectors - Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No.	Sektor Ekonomi / Economic Sectors	Tagihan / Dues	Tagihan yang Mengalami Penurunan Nilai / Impaired Dues		Cadangan kerugian penurunan nilai (CKPN) Individual / Individual Impairment	Cadangan kerugian penurunan nilai (CKPN) Kolektif / Collective Impairment	Tagihan yang dihapus buku / Written-off Dues
			a. Belum jatuh tempo / Not yet due	b. Telah jatuh tempo / Current due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>30 Juni 2019 / 30 June 2019</b>							
1	Pertanian, perburuan dan Kehutanan / Agriculture, Hunting, and Forestry	7.052	7.052	0	2.029	0	0
2	Perikanan / Fishery	24.178	0	0	0	488	0
3	Pertambangan dan Penggalian / Mining and Quarrying	92.323	0	0	0	157	0
4	Industri pengolahan / Manufacture Industries	5.786.753	112.556	161.142	102.304	54.585	0
5	Listrik, Gas dan Air / Electricity, Gas, and Water	1.880	0	0	0	43	0
6	Konstruksi / Construction	916.735	0	0	0	3.386	0
7	Perdagangan besar dan eceran / Wholesale and Retail Trading	1.538.787	0	42.611	38.694	12.096	0
8	Penyediaan akomodasi dan penyediaan makan minum / Provision of Accommodation, Eating & Drinking	34.014	0	0	0	207	0
9	Transportasi, pergudangan dan komunikasi / Transport, Storage, and Communication	341.169	0	0	0	3.595	0
10	Perantara keuangan / Financial Intermediaries	738.245	0	0	0	9.437	0
11	Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Leasing, and Business Services	183.115	0	0	0	470	0
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib / Public Administration, Defence, and Compulsory Social Security	0	0	0	0	0	0
13	Jasa pendidikan / Educational Services	0	0	0	0	0	0
14	Jasa kesehatan dan kegiatan sosial / Health and Social Services	0	0	0	0	0	0
15	Jasa masyarakat, sosial budaya, hiburan, dan perorangan lainnya / Civil Services, Social and Cultural, Entertainment, and Other Individuals	6.654	0	0	0	151	0
16	Jasa perorangan yang melayani rumah tangga / Individual Services to Households	76.468	0	5.905	0	5.652	0
17	Badan internasional dan badan ekstra internasional lainnya / International Agencies and other extra International Agencies	0	0	0	0	0	0
18	Kegiatan yang belum jelas batasannya / Undefined Activities	0	0	0	0	0	0
19	Bukan Lapangan Usaha / Non-Business Sector	5.670.294	4.679	9.153	0	24.148	67.782
20	Lainnya / Others	0	0	0	0	0	0
	<b>Total</b>	<b>15.417.867</b>	<b>124.296</b>	<b>218.811</b>	<b>143.028</b>	<b>114.412</b>	<b>67.782</b>
<b>30 Juni 2018 / 30 June 2018</b>							
1	Pertanian, perburuan dan Kehutanan / Agriculture, Hunting, and Forestry	8.262	8.262	0	1.996	0	0
2	Perikanan / Fishery	32.288	0	5.062	3.000	92	0
3	Pertambangan dan Penggalian / Mining and Quarrying	8.496	0	0	0	28	0
4	Industri pengolahan / Manufacture Industries	6.292.057	120.858	0	85.451	41.907	0
5	Listrik, Gas dan Air / Electricity, Gas, and Water	0	0	0	0	0	0
6	Konstruksi / Construction	461.846	0	0	0	1.720	0
7	Perdagangan besar dan eceran / Wholesale and Retail Trading	1.603.895	97.839	0	732	8.655	0
8	Penyediaan akomodasi dan penyediaan makan minum / Provision of Accommodation, Eating & Drinking	311.145	0	0	96.619	1.531	0
9	Transportasi, pergudangan dan komunikasi / Transport, Storage, and Communication	115.149	0	0	0	531	0
10	Perantara keuangan / Financial Intermediaries	226.989	50.000	0	0	1.197	0
11	Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Leasing, and Business Services	986.155	0	0	15.712	6.443	0
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib / Public Administration, Defence, and Compulsory Social Security	0	0	0	0	0	0
13	Jasa pendidikan / Educational Services	0	0	0	0	0	0
14	Jasa kesehatan dan kegiatan sosial / Health and Social Services	0	0	0	0	0	0
15	Jasa masyarakat, sosial budaya, hiburan, dan perorangan lainnya / Civil Services, Social and Cultural, Entertainment, and Other Individuals	55.739	0	0	0	281	0
16	Jasa perorangan yang melayani rumah tangga / Individual Services to Households	409.739	0	5.340	0	20.222	0
17	Badan internasional dan badan ekstra internasional lainnya / International Agencies and other extra International Agencies	0	0	0	0	0	0
18	Kegiatan yang belum jelas batasannya / Undefined Activities	0	0	0	0	0	0
19	Bukan Lapangan Usaha / Non-Business Sector	4.780.835	8.040	16.939	0	16.060	15.892
20	Lainnya / Others	0	0	0	0	0	0
	<b>Total</b>	<b>16.125.569</b>	<b>285.000</b>	<b>27.340</b>	<b>204.009</b>	<b>98.667</b>	<b>15.892</b>



**Tabel 2.6.a. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual /  
Disclosure of Detailed Impairment Transaction - Individual Bank**

(dalam jutaan rupiah / in million Rupiah)

No.	Keterangan / Explanation	30 Juni 2019 / 30 June 2019		30 Juni 2018 / 30 June 2018	
		CKPN Individual / Individual Impairment	CKPN Kolektif / Collective Impairment	CKPN Individual / Individual Impairment	CKPN Kolektif / Collective Impairment
(1)	(2)	(3)	(4)	(5)	(6)
1	Saldo awal CKPN / Initial Provision Balance	214,474	97,818	183,412	96,327.37
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Impairment (Reversal) for the current period (Net)	0	0	0	0.00
	2.a Pembentukan CKPN pada periode berjalan / Impairment for the current period	1,189,380	636,048	1,280,319	686,719.06
	2.b Pemulihan CKPN pada periode berjalan / Impairment Reversal for the current period	(1,146,353)	(605,493)	(1,259,445)	(675,619.80)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan / Impairment for Written-off dues in the current period	(114,240)	(13,959)	0	(9,425.06)
4	Pembentukan (pemulihan) lainnya pada periode berjalan / Other impairment (reversal) for the current period	(234)	(3)	(277)	665.55
	<b>Saldo akhir CKPN / Ending provision balance</b>	<b>143,026</b>	<b>114,412</b>	<b>204,009</b>	<b>98,667</b>

Tabel 3.1.a. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual / Disclosure of Net Dues based on Portfolio Categories and Ratings

(dalam jutaan rupiah / in million Rupiah)

		30 Juni 2019 / 30 June 2019															
		Tagihan Bersih / Net Dues															
Kategori Portofolio	Lembaga Pemeringkat / Rating Institutions	Peringkat Jangka Panjang / Long Term Ratings							Peringkat Jangka Pendek / Short Term Ratings							Tanpa Peringkat / Without Ratings	Total
	Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B- / Less than B-	A-1	A-2	A-3	Kurang dari A-3 / Less than A-3					
	Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B- / Less than B-	F1+ s.d F1	F2	F3	Kurang dari F3 / Less than F3					
	Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3 / Less than B3	P-1	P-2	P-3	Kurang dari P-3 / Less than P-3					
	PT. Fitch Ratings Indonesia	AAA (Idn)	AA+(Idn) s.d AA-(Idn)	A+(Idn) s.d A-(Idn)	BBB+(Idn) s.d BBB-(Idn)	BB+(Idn) s.d BB-(Idn)	B+(Idn) s.d B-(Idn)	Kurang dari B-(Idn) / Less than B-(Idn)	F1+(Idn) s.d F1(Idn)	F2(Idn)	F3(Idn)	Kurang dari F3(Idn) / Less than F3(Idn)					
PT ICRA Indonesia PT Pemeringkat Efek Indonesia	[Idr]AAA	[Idr]AA+ s.d [Idr]AA-	[Idr]A+ s.d [Idr]A-	[Idr]BBB+ s.d [Idr]BBB-	[Idr]BB+ s.d [Idr]BB-	[Idr]B+ s.d [Idr]B-	Kurang dari [Idr]B- / Less than [Idr]B-	[Idr]A1+ s.d [Idr]A1	[Idr]A2+ s.d [Idr]A2	[Idr]A3+ s.d [Idr]A3	Kurang dari [Idr]A3 / Less than [Idr]A3						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)		
1	Tagihan Kepada Pemerintah / Due to Government		3,813,155	0	0	0	0	0	0	0	0	0	0	0	3,813,155		
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity		492,356	0	0	0	0	0	0	0	0	0	0	0	492,356		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0		
4	Tagihan Kepada Bank / Due to Banks		489,810	0	83,285	27,323	0	0	0	0	0	0	0	706,496	1,308,997		
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan		0	0	0	0	0	0	0	0	0	0	0	30,902	30,902		
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan		0	0	0	0	0	0	0	0	0	0	0	6,190	6,190		
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan		0	0	0	0	0	0	0	0	0	0	0	0	0		
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio		0	0	0	0	0	0	0	0	0	0	0	228,540	228,540		
9	Tagihan Kepada Korporasi / Due to Corporations		38,988	85,028	311,848	72,170	0	0	0	0	0	0	0	9,155,873	9,643,706		
10	Tagihan yang Telah Jatuh Tempo / Current Dues		0	0	0	0	0	0	0	0	0	0	0	100,263	100,263		
11	Aset Lainnya / Other Assets		0	0	0	0	0	0	0	0	0	0	0	350,720	350,720		
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)		0	0	0	0	0	0	0	0	0	0	0	0	0		
	<b>TOTAL</b>		<b>4,834,410</b>	<b>85,028</b>	<b>394,914</b>	<b>99,493</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10,578,986</b>	<b>15,972,832</b>		

		30 Juni 2018 / 30 June 2018															
		Tagihan Bersih / Net Dues															
Kategori Portofolio	Lembaga Pemeringkat / Rating Institutions	Peringkat Jangka Panjang / Long Term Ratings							Peringkat Jangka Pendek / Short Term Ratings							Tanpa Peringkat / Without Ratings	Total
	Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B- / Less than B-	A-1	A-2	A-3	Kurang dari A-3 / Less than A-3					
	Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B- / Less than B-	F1+ s.d F1	F2	F3	Kurang dari F3 / Less than F3					
	Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3 / Less than B3	P-1	P-2	P-3	Kurang dari P-3 / Less than P-3					
	PT. Fitch Ratings Indonesia	AAA (Idn)	AA+(Idn) s.d AA-(Idn)	A+(Idn) s.d A-(Idn)	BBB+(Idn) s.d BBB-(Idn)	BB+(Idn) s.d BB-(Idn)	B+(Idn) s.d B-(Idn)	Kurang dari B-(Idn) / Less than B-(Idn)	F1+(Idn) s.d F1(Idn)	F2(Idn)	F3(Idn)	Kurang dari F3(Idn) / Less than F3(Idn)					
PT ICRA Indonesia PT Pemeringkat Efek Indonesia	[Idr]AAA	[Idr]AA+ s.d [Idr]AA-	[Idr]A+ s.d [Idr]A-	[Idr]BBB+ s.d [Idr]BBB-	[Idr]BB+ s.d [Idr]BB-	[Idr]B+ s.d [Idr]B-	Kurang dari [Idr]B- / Less than [Idr]B-	[Idr]A1+ s.d [Idr]A1	[Idr]A2+ s.d [Idr]A2	[Idr]A3+ s.d [Idr]A3	Kurang dari [Idr]A3 / Less than [Idr]A3						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)		
1	Tagihan Kepada Pemerintah / Due to Government		3,258,386	0	0	0	0	0	0	0	0	0	0	0	3,258,386		
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity		467,125	0	0	0	0	0	0	0	0	0	0	0	467,125		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0		
4	Tagihan Kepada Bank / Due to Banks		311,462	0	118,000	121,213	0	0	0	0	0	0	0	885,221	1,433,896		
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan		0	0	0	0	0	0	0	0	0	0	0	31,596	31,596		
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan		0	0	0	0	0	0	0	0	0	0	0	8,699	8,699		
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan		0	0	0	0	0	0	0	0	0	0	0	0	0		
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio		0	0	0	0	0	0	0	0	0	0	0	349,689	349,689		
9	Tagihan Kepada Korporasi / Due to Corporations		63,158	113,318	247,714	109,573	0	0	0	0	0	0	0	9,885,578	10,199,340		
10	Tagihan yang Telah Jatuh Tempo / Current Dues		0	0	0	0	0	0	0	0	0	0	0	8,488	8,488		
11	Aset Lainnya / Other Assets		0	0	0	0	0	0	0	0	0	0	0	367,370	367,370		
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)		0	0	0	0	0	0	0	0	0	0	0	0	0		
	<b>TOTAL</b>		<b>4,100,131</b>	<b>113,318</b>	<b>363,714</b>	<b>230,786</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11,317,619</b>	<b>16,125,589</b>		

Tabel 3.2.a. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Derivatif / Disclosure of Counterparty Credit Risk: Derivative Transaction

No	Variabel yang Mendasari / Underlying Variables	30 Juni 2019 / 30 June 2019							30 Juni 2018 / 30 June 2018								
		Notional Amount			Tagihan Derivatif / Derivative Claims	Kewajiban Derivatif / Derivative Liabilities	Tagihan Bersih sebelum MRK / Net Claims before Credit Risk Mitigation	MRK	Tagihan Bersih setelah MRK / Net Claims after Credit Risk Mitigation	Notional Amount			Tagihan Derivatif / Derivative Claims	Kewajiban Derivatif / Derivative Liabilities	Tagihan Bersih sebelum MRK / Net Claims before Credit	MRK	Tagihan Bersih setelah MRK / Net Claims after Credit
		≤ 1 Tahun / ≤ 1 yr	> 1 Tahun - ≤ 5 Tahun / > 1 Yr - ≤ 5 Yr	> 5 Tahun / > 5 Yr						≤ 1 Tahun / ≤ 1 yr	> 1 Tahun - ≤ 5 Tahun / > 1 Yr - ≤ 5 Yr	> 5 Tahun / > 5 Yr					
<b>BANK SECARA INDIVIDUAL / Individual Bank</b>																	
1	Suku Bunga / Interest Rate	0,00	0,00	0,00	0,00	0,00	0	0	0	0	0	0	0	0	0	0	0
2	Nilai Tukar / Exchange Rate	14.859.073,73	0,00	0,00	153.854,59	181.158,12	211,363	211,363	9.821,626	0	0	156,244	161,939	167,515	167,515	0	0
3	Lainnya / Others	82.999,06	141.275,00	0,00	2.988,24	1.749,68	18,263	18,263	170,169	263,314	0	8,734	17,073	14,171	14,171	14,171	14,171
	<b>Total</b>	<b>14.942,073</b>	<b>141,275</b>	<b>0</b>	<b>156,843</b>	<b>182,908</b>	<b>229,627</b>	<b>229,627</b>	<b>9.991,795</b>	<b>263,314</b>	<b>0</b>	<b>164,977</b>	<b>179,012</b>	<b>181,685</b>	<b>181,685</b>	<b>181,685</b>	<b>181,685</b>
<b>BANK SECARA KONSOLIDASI / Bank Consolidation</b>																	
1	Suku Bunga / Interest Rate																
2	Nilai Tukar / Exchange Rate																
3	Saham / Shares																
4	Emas / Gold																
5	Logam selain Emas / Metals other than Gold																
6	Lainnya / Others																
	<b>Total</b>																

Tabel 3.2.b.1. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Repo - Bank secara Individual / Disclosure of Counterparty Credit Risk : Repo Transaction - Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No	Kategori Portfolio / Portfolio Category	30 Juni 2019 / 30 June 2019				30 Juni 2018 / 30 June 2018			
		Nilai Wajar SSB Repo / Repo Fair Value	Kewajiban Repo / Repo Liabilities	Tagihan Bersih / Net Dues	ATMR / Risk-weighted Assets	Nilai Wajar SSB Repo / Repo Fair Value	Kewajiban Repo / Repo Liabilities	Tagihan Bersih / Net Dues	ATMR / Risk-weighted Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Tagihan Kepada Pemerintah / Due to Government	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Due to Banks	-	-	-	-	308.733,98	284.831,31	308.734,00	61.747,00
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	-	-	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Due to Corporations	-	-	-	-	-	-	-	-
7	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	-	-	-	-	-	-	-	-
	<b>Total</b>	-	-	-	-	<b>308.733,98</b>	<b>284.831,31</b>	<b>308.734,00</b>	<b>61.747,00</b>

Tabel 4.1.a. Pengungkapan Tagihan Beres Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual / Disclosure on Net Dues after Credit Risk Mitigation - Individual Bank

No	Kategori Portfolio / Portfolio Categories	30 Juni 2019 / 30 June 2019												30 Juni 2018 / 30 June 2018												(dalam jutaan rupiah / in million Rupiah)	
		Tagihan Beres Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Dues after Credit Risk Mitigation											ATMR / Risk-weighted Assets	Beban Modal / Capital Charge	Tagihan Beres Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Dues after Credit Risk Mitigation											ATMR / Risk-weighted Assets	Beban Modal / Capital Charge
		0%	20%	35%	40%	45%	50%	75%	100%	100%	Lainnya / Others	0%			20%	35%	40%	45%	50%	75%	100%	150%	Lainnya				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)		
<b>A Eksposur Neraca / Balance Sheet Exposure</b>																											
1	Tagihan Kepada Pemerintah / Due to Government	3,811,269	0	0	0	0	0	0	0	0	0	0	0	0	3,253,034	0	0	0	0	0	0	0	0	0	0	0	0
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	0	0	0	486,120	0	0	0	0	0	233,060	20,975	0	0	0	0	0	388,284	0	0	0	0	193,142	20,975	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Tagihan Kepada Bank / Due to Banks	0	408,006	0	0	0	0	0	0	0	0	432,526	168,106	15,130	0	240,938	0	0	0	0	0	0	0	502,695	148,727	15,130	
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	0	312	30,590	0	0	0	0	0	0	0	0	7,895	711	0	0	31,595	0	0	0	0	0	0	0	11,058	711	
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	0	0	0	0	0	0	0	0	6,190	0	0	6,190	557	0	0	0	0	0	0	0	0	0	0	9,699	557	
7	Kredit Pegawai/Pensiunan / Staff or Retired Staff Loan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	0	0	0	0	0	0	228,540	0	0	0	0	168,914	15,202	0	0	0	0	0	0	0	0	0	0	258,760	15,202	
9	Tagihan Kepada Korporasi / Due to Corporations	0	104,386	0	0	0	778,578	0	72,296	0	8,402,613	7,541,044	678,694	0	177,062	0	0	0	634,602	0	109,716	0	8,918,706	8,259,164	678,694		
10	Tagihan yang Telah Jatuh Tempo / Current Dues	0	0	0	0	0	0	0	834	99,429	0	149,978	13,498	0	0	0	0	0	0	0	0	834	7,634	0	12,285	13,498	
11	Aset Lainnya / Other Assets	0	0	0	0	0	0	0	0	0	350,720	302,330	27,210	0	0	0	0	0	0	0	0	0	0	0	367,370	27,210	
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total Eksposur Neraca / Total Balance Sheet Exposure</b>		<b>3,811,269</b>	<b>512,706</b>	<b>30,590</b>	<b>0</b>	<b>0</b>	<b>1,244,698</b>	<b>228,540</b>	<b>78,320</b>	<b>99,429</b>	<b>9,185,859</b>	<b>8,877,917</b>	<b>771,977</b>	<b>3,253,034</b>	<b>418,000</b>	<b>31,595</b>	<b>0</b>	<b>0</b>	<b>1,020,886</b>	<b>349,669</b>	<b>120,248</b>	<b>7,634</b>	<b>9,788,831</b>	<b>9,222,481</b>	<b>830,023</b>		
<b>B Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Committed Liabilities/Contingencies Exposure to Administrative Account Transactions</b>																											
1	Tagihan Kepada Pemerintah / Due to Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	0	0	0	26,236	0	0	0	0	0	13,118	1,181	0	0	0	0	80,841	0	0	0	0	0	40,421	1,638	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Tagihan Kepada Bank / Due to Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7	Kredit Pegawai/Pensiunan / Staff or Retired Staff Loan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9	Tagihan Kepada Korporasi / Due to Corporations	0	0	0	0	0	41,205	0	38,800	0	181,346	170,760	15,368	0	0	0	0	0	0	0	0	0	0	0	235,502	21,195	
10	Tagihan yang Telah Jatuh Tempo / Current Dues	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total Eksposur TRA / Total Exposure to Administrative Account Transactions</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>67,441</b>	<b>0</b>	<b>38,800</b>	<b>0</b>	<b>181,346</b>	<b>183,878</b>	<b>16,640</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>80,841</b>	<b>0</b>	<b>36,833</b>	<b>0</b>	<b>308,169</b>	<b>278,923</b>	<b>24,833</b>		
<b>C Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)</b>																											
1	Tagihan Kepada Pemerintah / Due to Government	1,888	0	0	0	0	0	0	0	0	0	0	0	0	5,352	0	0	0	0	0	0	0	0	0	0	0	
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Tagihan Kepada Bank / Due to Banks	0	93,626	0	0	0	372,838	0	0,00	0,00	0	205,144	16,463	0	385,973	0	0	0	304,290	0	0	0	0	229,340	20,641		
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
6	Tagihan Kepada Korporasi / Due to Corporations	0	0	0	0	0	0	0	24,483	0	24,483	2,203	0	0	0	0	0	0	0	0	0	14,092	0	14,092	1,268		
7	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8	Eksposur terhadap dan Credit Valuation Adjustment (CVA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total Eksposur Counterparty Credit Risk / Total Counterparty Credit Risk Exposure</b>		<b>1,888</b>	<b>93,626</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>372,838</b>	<b>0</b>	<b>24,483</b>	<b>0</b>	<b>258,046</b>	<b>23,224</b>	<b>5,352</b>	<b>385,973</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>304,290</b>	<b>0</b>	<b>14,092</b>	<b>0</b>	<b>243,432</b>	<b>21,909</b>			

Tabel 4.2.a. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual / Disclosure on Net Dues and Credit Risk Mitigation Technique - Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No	Kategori Portfolio / Portfolio Categories	30 Juni 2019 / 30 June 2019						30 Juni 2018 / 30 June 2018					
		Tagihan Bersih / Net Dues	Bagian yang Dijamin Dengan / Dues Guaranteed by				Bagian yang Tidak Dijamin / Dues without Collateral	Tagihan Bersih / Net Dues	Bagian yang Dijamin Dengan / Dues Guaranteed by				Bagian yang Tidak Dijamin / Dues without Collateral
			Agunan / Collateral	Garansi/ Guarantee	Asuransi Kredit/ Credit Insurance	Lainnya/ Others			Agunan / Collateral	Garansi/ Guarantee	Asuransi Kredit/ Credit Insurance	Lainnya/ Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)+(4)+(5)+(6)+(7)	(9)	(10)	(11)	(12)	(13)	(14) = (9)+(10)+(11)+(12)+(13)
<b>A Eksposeur Neraca / Balance Sheet Exposure</b>													
1	Tagihan Kepada Pemerintah / Due to Government	3,811,269	0	0	0	0	3,811,269	3,253,034	0	0	0	0	3,253,034
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	466,120	0	0	0	0	466,120	386,284	0	0	0	0	386,284
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0	0	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks	840,532	0	0	0	0	840,532	743,833	0	0	0	0	743,833
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	30,902	0	0	0	0	30,902	31,596	0	0	0	0	31,596
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	6,190	0	0	0	0	6,190	9,999	0	0	0	0	9,999
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0	0	0	0	0	0	0	0	0	0
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	228,540	3,322	0	0	0	225,218	348,689	3,343	0	0	0	346,346
9	Tagihan Kepada Korporasi / Due to Corporations	9,357,875	1,344,032	0	0	0	8,013,843	8,840,148	1,122,031	0	0	0	8,718,115
10	Tagihan yang Telah Jatuh Tempo / Current Dues	100,263	0	0	0	0	100,263	6,468	0	0	0	0	6,468
11	Aset Lainnya / Other Assets	350,720	0	0	0	0	350,720	367,370	0	0	0	0	367,370
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Eksposeur Neraca / Total Balance Sheet Exposure</b>		<b>15,192,411</b>	<b>1,347,354</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13,845,057</b>	<b>14,989,919</b>	<b>1,125,374</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13,864,545</b>
<b>B Eksposeur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Committed Liabilities/Contingencies Exposure to Administrative Account Transactions</b>													
1	Tagihan Kepada Pemerintah / Due to Government	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	26,236	-	-	-	-	26,236	80,841	-	-	-	-	80,841
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Due to Banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
9	Tagihan Kepada Korporasi / Due to Corporations	261,351	69,989	-	-	-	191,362	345,102	109,800	-	-	-	235,502
10	Tagihan yang Telah Jatuh Tempo / Current Dues	-	-	-	-	-	-	-	-	-	-	-	-
11	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Eksposeur TRA / Total Exposure to Administrative Account Transactions</b>		<b>287,587</b>	<b>69,989</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>217,598</b>	<b>425,943</b>	<b>109,800</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>316,343</b>
<b>C Eksposeur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)</b>													
1	Tagihan Kepada Pemerintah / Due to Government	1,886	-	-	-	-	-	5,352	-	-	-	-	5,352
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Due to Banks	466,485	-	-	-	-	-	690,263	-	-	-	-	690,263
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	0	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Due to Corporations	24,483	-	-	-	-	-	14,092	-	-	-	-	14,092
7	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Eksposeur Counterparty Credit Risk</b>		<b>492,834</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>709,707</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>709,707</b>
<b>Total (A+B+C)</b>		<b>15,972,832</b>	<b>1,417,344</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14,062,654</b>	<b>16,125,569</b>	<b>1,234,874</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14,890,595</b>

Tabel 6.1.1. Pengungkapan Eksposur Aset di Neraca / Disclosure of Asset Exposure on Balance Sheet

(dalam jutaan rupiah / in million Rupiah)

No	Kategori Portfolio / Portfolio Categories	30 Juni 2019 / 30 June 2019			30 Juni 2018 / 30 June 2018		
		Tagihan Bersih / Net Dues	Nilai MRK / Credit Risk Mitigation Value	Tagihan Bersih setelah MRK / Net Dues after Credit Risk Mitigation	Tagihan Bersih / Net Dues	Nilai MRK / Credit Risk Mitigation Value	Tagihan Bersih setelah MRK / Net Dues after Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah / Due to Government	3,811,269	0	0	3,253,034	0	0
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	466,120	233,060	233,060	386,284	193,142	193,142
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks	840,532	168,106	168,106	743,633	148,727	148,727
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	30,902	7,895	7,895	31,596	11,058	11,058
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	6,190	6,190	6,190	9,699	9,699	9,699
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0	0	0	0
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	228,540	171,405	168,914	349,689	262,267	259,760
9	Tagihan Kepada Korporasi / Due to Corporations	9,357,875	8,885,076	7,541,044	9,840,146	9,381,195	8,259,164
10	Tagihan yang Telah Jatuh Tempo / Current Dues	100,263	149,978	149,978	8,468	12,285	12,285
11	Aset Lainnya / Other Assets	350,720	0	302,330	367,370	0	328,646
<b>Total</b>		<b>15,192,411</b>	<b>9,621,710</b>	<b>8,577,517</b>	<b>14,989,919</b>	<b>10,018,373</b>	<b>9,222,481</b>

Tabel 6.1.2. Pengungkapan Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif / Disclosure of Committed Liabilities/Contingencies Exposure on Administrative Transaction Accounts

(dalam jutaan rupiah / in million Rupiah)

No	Kategori Portfolio / Portfolio Categories	30 Juni 2019 / 30 June 2019			30 Juni 2018 / 30 June 2018		
		Tagihan Bersih / Net Dues	Nilai MRK / Credit Risk Mitigation Value	Tagihan Bersih setelah MRK / Net Dues after Credit Risk Mitigation	Tagihan Bersih / Net Dues	Nilai MRK / Credit Risk Mitigation Value	Tagihan Bersih setelah MRK / Net Dues after Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah / Due to Government	0	0	0	0	0	0
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	26,236	13,118	13,118	80,841	40,421	40,421
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks	0	0	0	0	0	0
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	0	0	0	0	0	0
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	0	0	0	0	0	0
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0	0	0	0
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	0	0	0	0	0	0
9	Tagihan Kepada Korporasi / Due to Corporations	261,351	240,749	170,760	345,102	345,102	235,502
10	Tagihan yang Telah Jatuh Tempo / Current Dues	0	0	0	0	0	0
<b>Total</b>		<b>287,587</b>	<b>253,867</b>	<b>183,878</b>	<b>425,943</b>	<b>385,523</b>	<b>275,923</b>

**Tabel 6.1.3. Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan/ Disclosure of Counterparty Credit Risk Exposure (Counterparty Credit Risk)**

(dalam jutaan rupiah / in million Rupiah)

No	Kategori Portfolio / Portfolio Categories	30 Juni 2019 / 30 June 2019			30 Juni 2018 / 30 June 2018		
		Tagihan Bersih / Net Dues	Nilai MRK / Credit Risk Mitigation Value	Tagihan Bersih setelah MRK / Net Dues after Credit Risk Mitigation	Tagihan Bersih / Net Dues	Nilai MRK / Credit Risk Mitigation Value	Tagihan Bersih setelah MRK / Net Dues after Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah / Due to Government	1.886	0	0	5.352	0	0
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	0	0	0	0
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks	466.465	205.144	205.144	690.263	229.340	229.340
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	0	0	0	0	0	0
6	Tagihan Kepada Korporasi / Due to Corporations	24.483	24.483	24.483	14.092	14.092	14.092
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA)			28.418			14.924
<b>Total</b>		<b>492,834</b>	<b>229,627</b>	<b>258,045</b>	<b>709,707</b>	<b>243,432</b>	<b>258,356</b>

**Tabel 6.1.7. Pengungkapan Total Pengukuran Risiko Kredit / Disclosure of Total Credit Risk Measure**

(dalam jutaan rupiah / in million Rupiah)

	30 Juni 2019 / 30 June 2019	30 Juni 2018 / 30 June 2018
TOTAL ATMR RISIKO KREDIT	9,019,440	9,756,759
TOTAL FAKTOR PENGURANG MODAL	0	-



**Tabel 7.1. Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar / Disclosure of Market Risk using Standard Method**

No	Jenis Risiko / Risk Type	30-Jun-19				30-Jun-18			
		Bank		Konsolidasi / Consolidated		Bank		Konsolidasi / Consolidated	
		Beban Modal / Capital Charge	ATMR / risk-weighted assets	Beban Modal / Capital Charge	ATMR / risk-weighted assets	Beban Modal / Capital Charge	ATMR / risk-weighted assets	Beban Modal / Capital Charge	ATMR / risk-weighted assets
(1)	(2)	(3)	(4)	(5)	(6)	(3)	(4)	(5)	(6)
1	Risiko Suku Bunga /Interest Rate Risk	19,015	237,687			28,597	357,459		
	a. Risiko Spesifik / Specific Risk	-	-			-	-		
	b. Risiko Umum / General Risk	19,015	237,687			28,597	357,459		
2	Risiko Nilai Tukar / Exchange Rate Risk	19,976	249,704			2,710	33,879		
3	Risiko Ekuitas *) / Equity Risk								
4	Risiko Komoditas *) / Commodity Risk								
5	Risiko Option / Option Risk	-	-			-	-		
	<b>Total</b>	<b>38,991</b>	<b>487,391</b>			<b>31,307</b>	<b>391,338</b>		

\*) Untuk bank yang memiliki perusahaan anak yang memiliki eksposur risiko dimaksud / for banks having subsidiaries exposed to related risks



**Tabel 8.1.a. Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual**

Quantitative Disclosure Operational Risk - Bank Individual

(dalam jutaan rupiah) /  
In million IDR

No	Pendekatan yang Digunakan / Approach used	30-Jun-19			30-Jun-18		
		Pendapatan Bruto (Rata-rata 3 Tahun Terakhir) / Gross Revenue (average last 3 years)	Beban Modal / Capital Charges	ATMR / Risk Weighted Assets	Pendapatan Bruto (Rata-rata 3 Tahun Terakhir) / Gross Revenue (average last 3 years)	Beban Modal / Capital Charges	ATMR / Risk Weighted Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Pendekatan Indikator Dasar	645,670	96,851	1,210,631	670,422	100,563	1,257,041
	<b>Total</b>						

**Tabel 8.1.b. Pengungkapan Kuantitatif Risiko Operasional - Bank secara Konsolidasi dengan Perusahaan Anak**  
Quantitative Disclosure Operational Risk - Consolidated Bank and Subsidiary

(dalam jutaan rupiah) /  
In million IDR

No	Pendekatan yang Digunakan / Approach used	30-Jun-19			30-Jun-18		
		Pendapatan Bruto (Rata-rata 3 Tahun Terakhir) / Gross Revenue (average last 3 years)	Beban Modal / Capital Charges	ATMR / Risk Weighted Assets	Pendapatan Bruto (Rata-rata 3 Tahun Terakhir) / Gross Revenue (average last 3 years)	Beban Modal / Capital Charges	ATMR / Risk Weighted Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Pendekatan Indikator Dasar	NIL					
	<b>Total</b>						

Tabel 9.1.a. Pengungkapan Profil Maturitas Rupiah - Bank secara Individual / Disclosure of Maturity Profile Rupiah - Bank Individual

(dalam jutaan rupiah) / (in million Rupiah)

No	Pos-pos / Items	Saldo / Balance	30-Jun-19					31-Dec-18						
			Jatuh Tempo / Maturity					Jatuh Tempo / Maturity						
			≤ 1 month	> 1 month to 3 months	> 3 months and 6 months	> 6 months to 12 months	> 12 months	Saldo / Balance	≤ 1 month	> 1 month to 3 months	> 3 months and 6 months	> 6 months to 12 months	> 12 months	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
I	NERACA / On Balance Sheet													
	A Aset / Assets													
	1. Kas / Cash	30,561	30,561	-	-	-	-	31,104	31,104	-	-	-	-	-
	2. Penempatan pada Bank Indonesia / Place. to Bank Indonesia	486,386	438,753	-	-	-	47,634	419,806	419,806	-	-	-	-	-
	3. Penempatan pada bank lain / Place. to other banks	576,150	446,150	130,000	-	-	-	608,320	393,320	215,000	-	-	-	-
	4. Surat Berharga / Securities	2,732,762	-	-	279,940	490,282	1,962,540	2,335,231	-	251,315	866,905	278,281	938,731	
	5. Kredit yang diberikan / Loans	6,328,242	826,754	1,708,221	1,042,098	892,726	1,858,441	6,558,695	539,545	1,815,993	1,347,897	955,247	1,900,013	
	6. Tagihan lainnya / Other claims	299,492	66,486	111,474	109,373	10,276	1,883	399,403	55,381	90,407	221,241	32,374	-	
	7. Lain-lain / other assets	251,121	195,386	4,065	5,141	21,152	25,378	103,188	35,601	2,376	2,731	11,997	50,482	
	<b>Total Aset / total assets</b>	<b>10,704,714</b>	<b>2,004,090</b>	<b>1,953,780</b>	<b>1,436,562</b>	<b>1,462,069</b>	<b>3,848,243</b>	<b>10,456,749</b>	<b>1,474,767</b>	<b>2,376,091</b>	<b>2,438,775</b>	<b>1,277,900</b>	<b>2,889,226</b>	
	B Kewajiban / Liabilities													
	1. Dana Pihak Ketiga / Third Party Funds	5,932,638	3,953,449	775,268	890,802	313,120	-	5,376,896	4,050,499	852,185	444,288	29,925	-	
	2. Kewajiban pada Bank Indonesia / Borrow. From Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	
	3. Kewajiban pada bank lain / Borrow. From other banks	976,358	956,358	20,000	-	-	-	1,040,866	1,040,866	-	-	-	-	
	4. Surat Berharga yang Diterbitkan / Securities issued	-	-	-	-	-	-	-	-	-	-	-	-	
	5. Pinjaman yang Diterima	-	-	-	-	-	-	300,000	-	300,000	-	-	-	
	6. Kewajiban lainnya / Other obligations	325,472	63,938	126,004	112,301	23,229	-	619,959	260,371	116,420	183,428	59,520	220	
	7. Lain-lain / Other Liabilities	202,980	105,431	16,129	5,479	2,000	73,941	138,197	44,313	25,960	2,700	234	64,989	
	<b>Total Kewajiban / Total Liabilities</b>	<b>7,437,448</b>	<b>5,079,178</b>	<b>937,401</b>	<b>1,008,582</b>	<b>338,348</b>	<b>73,941</b>	<b>7,476,919</b>	<b>5,396,049</b>	<b>1,294,565</b>	<b>630,416</b>	<b>89,679</b>	<b>65,209</b>	
	<b>Selisih Aset dengan Kewajiban dalam Neraca / On Balance Sheet Net Gap</b>	<b>3,267,266</b>	<b>(3,075,088)</b>	<b>1,016,379</b>	<b>427,979</b>	<b>1,123,721</b>	<b>3,774,302</b>	<b>2,979,829</b>	<b>(3,921,293)</b>	<b>1,081,526</b>	<b>1,808,359</b>	<b>1,188,221</b>	<b>2,824,017</b>	
II	REKENING ADMINISTRATIF / Off Balance Sheet													
	A Tagihan Rekening Administratif / Off Balance Sheet Assets													
	1. Komitmen / Commitment	7,696,525	3,515,582	1,924,997	1,665,099	449,148	141,700	5,906,393	1,673,186	1,994,466	1,473,768	711,743	53,231	
	2. Kontijensi / Contingent	26,634	26,634	-	-	-	-	24,876	24,876	-	-	-	-	
	<b>Total Tagihan Rekening Administratif / Total Off Balance Sheet Assets</b>	<b>7,723,159</b>	<b>3,542,216</b>	<b>1,924,997</b>	<b>1,665,099</b>	<b>449,148</b>	<b>141,700</b>	<b>5,931,269</b>	<b>1,698,062</b>	<b>1,994,466</b>	<b>1,473,768</b>	<b>711,743</b>	<b>53,231</b>	
	B Kewajiban Rekening Administratif / Off Balance Sheet Liabilities													
	1. Komitmen / Commitment	10,477,588	3,943,024	2,518,923	1,370,413	2,446,690	198,538	8,726,206	2,686,666	2,139,417	1,125,293	2,416,316	358,514	
	2. Kontijensi / Contingent	34,316	7,554	3,703	6,254	11,550	5,255	70,036	18,805	2,047	36,301	1,114	11,770	
	<b>Total Kewajiban Rekening Administratif / Total Off Balance Sheet Liabilities</b>	<b>10,511,904</b>	<b>3,950,578</b>	<b>2,522,626</b>	<b>1,376,667</b>	<b>2,458,240</b>	<b>203,793</b>	<b>8,796,242</b>	<b>2,705,471</b>	<b>2,141,464</b>	<b>1,161,594</b>	<b>2,417,430</b>	<b>370,283</b>	
	<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Net Gap</b>	<b>(2,788,745)</b>	<b>(408,363)</b>	<b>(597,629)</b>	<b>288,433</b>	<b>(2,009,093)</b>	<b>(62,093)</b>	<b>(2,864,973)</b>	<b>(1,007,409)</b>	<b>(146,998)</b>	<b>312,174</b>	<b>(1,705,688)</b>	<b>(317,052)</b>	
	<b>Selisih [(I-A)+(II-B)] / On + Off Balance Sheet Net Gap</b>	<b>478,520</b>	<b>(3,483,448)</b>	<b>418,729</b>	<b>716,402</b>	<b>(886,372)</b>	<b>3,712,209</b>	<b>114,856</b>	<b>(4,928,701)</b>	<b>933,627</b>	<b>2,120,632</b>	<b>(617,467)</b>	<b>2,506,966</b>	
	<b>Selisih Kumulatif / Cumulative Gap</b>	<b>-</b>	<b>(9,020,707)</b>	<b>(3,064,720)</b>	<b>(2,348,318)</b>	<b>(3,233,689)</b>	<b>478,520</b>	<b>-</b>	<b>(10,581,480)</b>	<b>(3,996,174)</b>	<b>(1,874,641)</b>	<b>(2,392,109)</b>	<b>114,866</b>	

Tabel 9.2.a. Pengungkapan Profil Maturitas Valas - Bank secara Individual / Disclosure of Maturity Profile Foreign Currency - Bank Individual

(dalam jutaan rupiah) / (in million Rupiah)

No	Pos-pos / Items	30-Jun-19					31-Dec-18							
		Saldo / Balance	Jatuh Tempo / Maturity				Saldo / Balance	Jatuh Tempo / Maturity						
			≤ 1 month	> 1 month to 3 months	> 3 months and 6 months	> 6 months to 12 months		> 12 months	≤ 1 month	> 1 month to 3 months	> 3 months and 6 months	> 6 months to 12 months	> 12 months	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
I	NERACA / On Balance Sheet													
	A Aset / Assets													
	1. Kas / Cash	17,829	17,829	-	-	-	-	17,599	17,599	-	-	-	-	-
	2. Penempatan pada Bank Indonesia / Place to Bank Indonesia	557,330	557,330	-	-	-	-	388,979	388,979	-	-	-	-	-
	3. Penempatan pada bank lain / Place to other banks	259,670	259,670	-	-	-	-	255,493	255,493	-	-	-	-	-
	4. Surat Berharga / Securities	741	741	-	-	-	-	-	-	-	-	-	-	-
	5. Kredit yang diberikan / Loans	3,828,994	508,956	773,357	1,091,808	496,524	958,350	3,764,288	587,851	772,409	830,029	632,219	941,780	
	6. Tagihan lainnya / Other claims	126,056	40,591	72,360	13,104	-	-	176,406	59,947	66,765	47,693	2,002	-	
	7. Lain-lain / other assets	7,761	7,761	-	-	-	-	8,218	8,218	-	-	-	-	
	<b>Total Aset / total assets</b>	<b>4,798,381</b>	<b>1,382,878</b>	<b>845,717</b>	<b>1,104,912</b>	<b>496,524</b>	<b>958,350</b>	<b>4,610,983</b>	<b>1,318,086</b>	<b>839,174</b>	<b>877,722</b>	<b>634,220</b>	<b>941,780</b>	
	B Kewajiban / Liabilities													
	1. Dana Pihak Ketiga / Third Party Funds	3,817,085	2,957,546	601,771	119,667	138,101	-	3,598,662	3,239,785	234,617	103,012	21,249	-	
	2. Kewajiban pada Bank Indonesia / Borrow. From Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	
	3. Kewajiban pada bank lain / Borrow. From other banks	1,171	1,171	-	-	-	-	137,798	137,798	-	-	-	-	
	4. Surat Berharga yang Diterbitkan / Securities issued	-	-	-	-	-	-	-	-	-	-	-	-	
	5. Pinjaman yang Diterima	1,059,667	-	-	-	353,188	706,479	675,512	-	-	-	-	675,512	
	6. Kewajiban lainnya / Other obligations	126,140	40,676	72,360	13,104	-	-	176,439	59,968	66,776	47,693	2,002	-	
	7. Lain-lain / Other Liabilities	52,237	38,058	4,687	9,424	68	-	36,828	34,244	2,420	144	20	-	
	<b>Total Kewajiban / Total Liabilities</b>	<b>5,056,299</b>	<b>3,037,451</b>	<b>678,818</b>	<b>142,195</b>	<b>491,356</b>	<b>706,479</b>	<b>4,625,239</b>	<b>3,471,795</b>	<b>303,813</b>	<b>150,849</b>	<b>23,271</b>	<b>675,512</b>	
	<b>Selisih Aset dengan Kewajiban dalam Neraca / On Balance Sheet Net Gap</b>	<b>(257,919)</b>	<b>(1,644,573)</b>	<b>166,899</b>	<b>962,717</b>	<b>5,167</b>	<b>251,871</b>	<b>(14,256)</b>	<b>(2,153,709)</b>	<b>535,361</b>	<b>726,874</b>	<b>610,950</b>	<b>266,268</b>	
II	REKENING ADMINISTRATIF / Off Balance Sheet													
	A Tagihan Rekening Administratif / Off Balance Sheet Assets													
	1. Komitmen / Commitment	7,923,579	4,015,147	1,944,710	621,610	1,342,113	-	6,042,511	2,557,446	1,588,702	359,500	1,536,863	-	
	2. Kontijensi / Contingent	108,601	108,601	-	-	-	-	114,725	114,725	-	-	-	-	
	<b>Total Tagihan Rekening Administratif / Total Off Balance Sheet Assets</b>	<b>8,032,180</b>	<b>4,123,748</b>	<b>1,944,710</b>	<b>621,610</b>	<b>1,342,113</b>	<b>-</b>	<b>6,157,235</b>	<b>2,672,171</b>	<b>1,588,702</b>	<b>359,500</b>	<b>1,536,863</b>	<b>-</b>	
	B Kewajiban Rekening Administratif / Off Balance Sheet Liabilities													
	1. Komitmen / Commitment	9,359,413	3,892,663	2,289,966	1,838,226	1,096,719	241,839	7,387,988	1,956,477	2,246,400	1,824,421	1,267,727	92,963	
	2. Kontijensi / Contingent	52,099	-	71	2,820	49,203	-	104,183	-	-	101,235	2,948	-	
	<b>Total Kewajiban Rekening Administratif / Total Off Balance Sheet Assets</b>	<b>9,411,513</b>	<b>3,892,663</b>	<b>2,290,037</b>	<b>1,841,052</b>	<b>1,145,922</b>	<b>241,839</b>	<b>7,492,171</b>	<b>1,956,477</b>	<b>2,246,400</b>	<b>1,925,656</b>	<b>1,270,675</b>	<b>92,963</b>	
	<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Net Gap</b>	<b>(1,379,332)</b>	<b>231,085</b>	<b>(345,327)</b>	<b>(1,219,442)</b>	<b>196,191</b>	<b>(241,839)</b>	<b>(1,334,936)</b>	<b>715,693</b>	<b>(657,698)</b>	<b>(1,566,156)</b>	<b>266,187</b>	<b>(92,063)</b>	
	<b>Selisih [(IA-IB)+(IIA-IIB)] / On + Off Balance Sheet Net Gap</b>	<b>(1,637,251)</b>	<b>(1,413,488)</b>	<b>(178,428)</b>	<b>(256,726)</b>	<b>201,358</b>	<b>10,032</b>	<b>(1,349,192)</b>	<b>(1,438,015)</b>	<b>(122,337)</b>	<b>(839,282)</b>	<b>877,137</b>	<b>173,305</b>	
	<b>Selisih Kumulatif / Cumulative Gap</b>	<b>-</b>	<b>(3,868,724)</b>	<b>(1,591,918)</b>	<b>(1,848,841)</b>	<b>(1,647,283)</b>	<b>(1,637,251)</b>	<b>-</b>	<b>(5,168,626)</b>	<b>(1,580,352)</b>	<b>(2,398,634)</b>	<b>(1,522,497)</b>	<b>(1,349,192)</b>	

Pengungkapan Risiko Likuiditas - Nilai LCR

NILAI LCR (%)				
	Triwulan 1	Triwulan 2	Triwulan 3	Triwulan 4
Bank secara individu	162.60	164.77	N/A	N/A
Bank secara konsolidasi	N/A	N/A	N/A	N/A

Pengungkapan Eksposur *Interest Rate Risk in Banking Book* (IRRBB)

<b>Eksposur <i>Interest Rate Risk in Banking Book</i> (IRRBB)</b>				
	<b>Triwulan 1</b>	<b>Triwulan 2</b>	<b>Triwulan 3</b>	<b>Triwulan 4</b>
$\Delta$ EVE	N/A	8.24%	N/A	N/A
$\Delta$ NII	N/A	10.52%	N/A	N/A