

Tabel 1.a.1. 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 2020 / 30 June 2020 | | | | | | 30 Juni 2019 / 30 June 2019 | | | | | |
|-----|--|--|-----------------------------|-----------------------------|----------------------|-------------------|-----------------------------|--|-----------------------------|----------------------|-------------------|-----------|--|
| | | 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 | Ujar Ind. / Overseas | Total | Ind. Barat / West Indonesia | Ind. Tengah / Mid Indonesia | Ind. Timur / East Indonesia | Ujar Ind. / Overseas | Total | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | | |
| 1 | Tagihan Kepada Pemerintah / Due to Government | 5.502,922 | - | - | - | - | 5.502,922 | 3.813,155 | - | - | - | 3.813,155 | |
| 2 | Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity | 1.545,992 | - | - | - | - | 1.545,992 | 492,356 | - | - | - | 492,356 | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions | - | - | - | - | - | - | - | - | - | - | - | |
| 4 | Tagihan Kepada Bank / Due to Banks | 754,338 | - | - | - | - | 754,338 | 1.306,997 | - | - | - | 1.306,997 | |
| 5 | Kredit Beragun Rumah Tinggal / Secured Mortgage Loan | 26,585 | - | - | - | - | 26,585 | 30,902 | - | - | - | 30,902 | |
| 6 | Kredit Beragun Properti Komersial / Secured Commercial Property Loan | 2.291 | - | - | - | - | 2.291 | 6,190 | - | - | - | 6,190 | |
| 7 | Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan | - | - | - | - | - | - | - | - | - | - | - | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portfolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio | 181,752 | 515 | - | - | - | 186,169 | 228,540 | - | - | - | 228,540 | |
| 9 | Tagihan Kepada Korporasi / Due to Corporations | 9.403,688 | 61,058 | 10.509 | - | 3.902 | 9.475,235 | 9.477,167 | 151,540 | 15.001 | - | 9.643,709 | |
| 10 | Tagihan yang Telah Jatuh Tempo / Current Dues | 186,200 | 10 | - | 80 | - | 186,290 | 100,263 | - | - | - | 100,263 | |
| 11 | Aset Lainnya / Other Assets | 260,052 | - | - | - | - | 260,052 | 350,720 | - | - | - | 350,720 | |
| 12 | Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present) | - | - | - | - | - | - | - | - | - | - | - | |
| | Total | 17,863,800 | 61,583 | 10,509 | 3,982 | 17,939,874 | 15,806,290 | 151,540 | 15,001 | - | 15,972,832 | | |

Tabel 1.a.2. 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 2020 / 30 June 2020 | | | | | Non-Kontraktual / Uncommitted | Total | 30 Juni 2019 / 30 June 2019 | | | | | Non-Kontraktual / Uncommitted | Total |
|--------------|--|-----------------------------|---------------------------------|---------------------------------|------------------|----------------|-------------------------------|-------------------|-----------------------------|---------------------------------|---------------------------------|----------------|---------------|-------------------------------|-------|
| | | ≤ 1 tahun / ≤ 1 year | >1 tm s.d. 3 tm / >1 yr to 3 yr | >3 tm s.d. 5 tm / >3 yr to 5 yr | >5 tm / >5 yr | >5 tm / >5 yr | | | ≤ 1 tahun / ≤ 1 yr | >1 tm s.d. 3 tm / >1 yr to 3 yr | >3 tm s.d. 5 tm / >3 yr to 5 yr | >5 tm / >5 yr | >5 tm / >5 yr | | |
| 1 | Tagihan Kepada Pemerintah / Due to Government | 2.422.741 | 850.028 | 642.904 | 1.587.249 | - | 5.502.922 | 3.813.155 | 0 | 0 | 0 | 0 | 0 | 3.813.155 | |
| 2 | Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity | 1.004.079 | 194.514 | - | 347.399 | - | 1.545.992 | 0 | 0 | 492.356 | 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 | |
| 4 | Tagihan Kepada Bank / Due to Banks | 752.362 | 1.976 | - | - | - | 754.338 | 1.306.997 | 0 | 0 | 0 | 0 | 0 | 1.306.997 | |
| 5 | Kredit Beragun Rumah Tinggal / Secured Mortgage Loan | 9 | 3.127 | 3.817 | 19.632 | - | 26.585 | 0 | 0 | 1.292 | 29.610 | 0 | 0 | 30.902 | |
| 6 | Kredit Beragun Properti Komersial / Secured Commercial Property Loan | - | 448 | 1.843 | - | - | 2.291 | 0 | 0 | 0 | 6.150 | 40 | 0 | 6.190 | |
| 7 | Kredit Pegawai/ Penunjan / Staff or Retired Staff Loan | - | - | - | - | - | - | 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 | 110.802 | 50.650 | 9.824 | 15.093 | - | 186.169 | 150.702 | 20.946 | 39.011 | 14.251 | 3.630 | 0 | 228.540 | |
| 9 | Tagihan Kepada Korporasi / Due to Corporations | 7.433.065 | 927.720 | 1.051.548 | 62.902 | - | 9.475.235 | 4.882.830 | 2.886.685 | 1.823.223 | 250.972 | 0 | 0 | 9.643.709 | |
| 10 | Tagihan yang Telah Jatuh Tempo / Current Dues | 188.289 | 13.400 | 368 | 4.233 | - | 186.280 | 79.584 | 5.262 | 12.466 | 2.951 | 0 | 0 | 100.283 | |
| 11 | Aset Lainnya / Other Assets | - | - | - | - | - | 260.052 | 0 | 0 | 0 | 0 | 0 | 0 | 350.720 | |
| 12 | Eksposur di Urut Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present) | - | - | - | - | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total | | 11.891.147 | 2.041.863 | 1.710.304 | 2.036.508 | 260.052 | 17.939.874 | 10.233.267 | 2.712.893 | 2.368.348 | 303.934 | 354.390 | 0 | 15.972.832 | |

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1.a.3. 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)

| | 10 | 16 | 12 | 14 - 15 | 37 - 38 - 39 | 42 | 40 | 36 | 35 | 60 - 62 | | |
|---|---|--|---|------------------------------------|--|--|--|---|--|--|-----------------------------|--|
| 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 dari Lembaga Internasional / Due to Multilateral Development Bank and International Institutions | Tagihan Kepada Bank / Due to Banks | Kredit Beragun Rumah Tinggal / Secured Mortgage Loan | Kredit Beragun Properti Komersial / Secured Commercial Property Loan | Kredit Pegawai Pensiunan / Staff or Retired Staff Loan | Tagihan Kepada Usaha Kecil dan Perantara Mikro / Due to Micro & Small Enterprises and Retail Portfolios | Tagihan Kepada Korporasi / Due to Corporations | Tagihan yang Telah Jatuh Tempo / Outstand Dues | Aset Lainnya / Other Assets | Eksposur di Unit Usaha Syariah (sebagai ada) / Exposure to Syariah Business Units (if present) |
| (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
| 30 Juni 2020 / 30 June 2020 | | | | | | | | | | | | |
| Pertanian, perburuan dan Kehutanan / Agriculture, Hunting, and Forestry | - | - | - | - | - | - | - | - | - | 9.902 | 3.022 | - |
| Perikanan / Fishery | - | - | - | - | - | - | - | - | - | 27.681 | - | - |
| Pertambangan dan Penggalian / Mining and Quarrying | - | - | - | - | - | - | - | - | - | 11.872 | - | - |
| Industri pengolahan / Manufacture Industries | - | 447.081 | - | - | - | - | - | - | 2.004 | 6.883.073 | 59.861 | - |
| Listrik, Gas dan Air / Electricity, Gas, and Water | - | - | - | - | - | - | - | - | - | 2.095 | - | - |
| Konstruksi / Construction | - | 493.212 | - | - | - | - | - | - | 1.248 | 149.491 | - | - |
| Perdagangan besar dan eceran / Wholesale and Retail Trading | - | - | - | - | - | - | - | - | 7.508 | 970.385 | 115.458 | - |
| Penyediaan akomodasi dan penyediaan makan minum / Provision of Accommodation, Eating & Drinking | - | - | - | - | - | - | - | - | 984 | 5.982 | - | - |
| Transportasi, pergudangan dan komunikasi / Transport, Storage, and Communication | - | - | - | - | - | - | - | - | 998 | 382.555 | - | - |
| Perantara keuangan / Financial Intermediaries | - | 605.899 | - | 754.338 | - | - | - | - | - | 881.539 | - | - |
| Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Leasing, and Business Services | - | - | - | - | - | - | - | - | 1.047 | 134.023 | - | - |
| Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib / Public Administration, Defence, and Compulsory Social Security | - | - | - | - | - | - | - | - | - | - | - | - |
| Jasa pendidikan / Educational Services | - | - | - | - | - | - | - | - | - | - | - | - |
| Jasa kesehatan dan kegiatan sosial / Health and Social Services | - | - | - | - | - | - | - | - | - | - | - | - |
| Jasa kemasyarakatan, sosial budaya, hiburan, dan perorangan lainnya / Civil Services, Social and Cultural, Entertainment, and Other Individuals | - | - | - | - | - | - | - | - | - | 1.708 | - | - |
| Jasa perorangan yang melayani rumah tangga / Individual Services to Households | - | - | - | - | - | - | - | - | 3.830 | 76 | - | - |
| Badan internasional dan badan ekstra internasional lainnya / International Agencies and other extra International Agencies | - | - | - | - | - | - | - | - | - | - | - | - |
| Kegiatan yang belum jelas batasannya / Undefined Activities | - | - | - | - | - | - | - | - | - | - | - | - |
| Bukan Lapangan Usaha / Non-Business Sector | 5.502.922 | - | - | - | 28.585 | 2.291 | - | 188.574 | 4.939 | 8.073 | 290.052 | - |
| Lainnya / Others | - | - | - | - | - | - | - | - | - | - | - | - |
| Total | 5.502.922 | 1.845.892 | - | 754.338 | 28.585 | 2.291 | - | 188.574 | 9.475.235 | 108.290 | 380.002 | - |

| | 10 | 16 | 12 | 14 - 15 | 37 - 38 - 39 | 42 | 40 | 36 | 35 | 60 - 62 | | |
|---|---|--|---|------------------------------------|--|--|--|---|--|--|-----------------------------|--|
| 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 dari Lembaga Internasional / Due to Multilateral Development Bank and International Institutions | Tagihan Kepada Bank / Due to Banks | Kredit Beragun Rumah Tinggal / Secured Mortgage Loan | Kredit Beragun Properti Komersial / Secured Commercial Property Loan | Kredit Pegawai Pensiunan / Staff or Retired Staff Loan | Tagihan Kepada Usaha Kecil dan Perantara Mikro / Due to Micro & Small Enterprises and Retail Portfolios | Tagihan Kepada Korporasi / Due to Corporations | Tagihan yang Telah Jatuh Tempo / Outstand Dues | Aset Lainnya / Other Assets | Eksposur di Unit Usaha Syariah (sebagai ada) / Exposure to Syariah Business Units (if present) |
| (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
| 30 Juni 2019 / 30 June 2019 | | | | | | | | | | | | |
| Pertanian, perburuan dan Kehutanan / Agriculture, Hunting, and Forestry | - | - | - | - | - | - | - | - | - | 5.034 | - | - |
| Perikanan / Fishery | - | - | - | - | - | - | - | - | - | 23.693 | - | - |
| Pertambangan dan Penggalian / Mining and Quarrying | - | - | - | - | - | - | - | - | - | 92.166 | - | - |
| Industri pengolahan / Manufacture Industries | - | - | - | - | - | - | - | 3.605 | 5.695.913 | 91.488 | - | - |
| Listrik, Gas dan Air / Electricity, Gas, and Water | - | - | - | - | - | - | - | - | - | 1.817 | - | - |
| Konstruksi / Construction | - | 492.356 | - | - | - | - | - | 549 | 447.426 | - | - | - |
| Perdagangan besar dan eceran / Wholesale and Retail Trading | - | - | - | - | - | - | - | 11.318 | 1.916.374 | 3.918 | - | - |
| Penyediaan akomodasi dan penyediaan makan minum / Provision of Accommodation, Eating & Drinking | - | - | - | - | - | - | - | 866 | 32.941 | - | - | - |
| Transportasi, pergudangan dan komunikasi / Transport, Storage, and Communication | - | - | - | - | - | - | - | 488 | 337.066 | - | - | - |
| Perantara keuangan / Financial Intermediaries | - | - | - | - | - | - | - | - | - | 728.808 | - | - |
| Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Leasing, and Business Services | - | - | - | - | - | - | - | 1.338 | 181.307 | - | - | - |
| Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib / Public Administration, Defence, and Compulsory Social Security | - | - | - | - | - | - | - | - | - | - | - | - |
| Jasa pendidikan / Educational Services | - | - | - | - | - | - | - | - | - | - | - | - |
| Jasa kesehatan dan kegiatan sosial / Health and Social Services | - | - | - | - | - | - | - | - | - | - | - | - |
| Jasa kemasyarakatan, sosial budaya, hiburan, dan perorangan lainnya / Civil Services, Social and Cultural, Entertainment, and Other Individuals | - | - | - | - | - | - | - | - | - | 6.514 | - | - |
| Jasa perorangan yang melayani rumah tangga / Individual Services to Households | - | - | - | - | - | - | - | 30.056 | 6.477 | 3.242 | - | - |
| Badan internasional dan badan ekstra internasional lainnya / International Agencies and other extra International Agencies | - | - | - | - | - | - | - | - | - | - | - | - |
| Kegiatan yang belum jelas batasannya / Undefined Activities | - | - | - | - | - | - | 8.180 | - | - | - | - | - |
| Bukan Lapangan Usaha / Non-Business Sector | - | - | - | - | 30.802 | - | - | 180.321 | 569.152 | 1.615 | 350.720 | - |
| Lainnya / Others | 3.613.155 | - | - | 1.306.897 | - | - | - | - | - | - | - | - |
| Total | 3.613.155 | 492.356 | - | 1.306.897 | 30.802 | 8.180 | - | 228.540 | 9.643.709 | 100.263 | 380.720 | - |

Tabel 1.a.4. 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 2020 / 30 June 2020 | | | | | | 30 Juni 2019 / 30 June 2019 | | | | | |
|-----|---|-----------------------------|-----------------------------|-----------------------------|----------------------|------------|-----------------------------|-----------------------------|-----------------------------|----------------------|------------|--|--|
| | | 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 | 18,098,660 | 61,756 | 10,512 | 4,164 | 18,175,092 | 15,251,125 | 151,540 | 15,001 | - | 15,417,667 | | |
| 2 | Tagihan yang mengalami penurunan nilai (impaired) / Impaired Dues | 410,566 | 256 | - | 2,425 | 413,267 | 343,107 | - | - | - | 343,107 | | |
| | a. Belum jatuh tempo / Not yet due | 152,258 | 221 | - | 2,294 | 154,773 | 124,296 | - | - | - | 124,296 | | |
| | b. Telah jatuh tempo / Current due | 258,328 | 34 | - | 132 | 258,494 | 218,811 | - | - | - | 218,811 | | |
| 3 | Cadangan kerugian penurunan nilai (CKPN) - Individual / Impairment - individual | 83,181 | - | - | - | 83,181 | 143,026 | - | - | - | 143,026 | | |
| 4 | Cadangan kerugian penurunan nilai (CKPN) - Kolektif / Impairment - collective | 154,332 | 173 | 3 | 182 | 154,690 | 114,375 | 37 | - | - | 114,412 | | |
| 5 | Tagihan yang dihapus buku / Written-off Dues | 202,368 | - | - | - | 202,368 | 67,782 | - | - | - | 67,782 | | |

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Tabel 1.a.5. 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) |
| | 30 Juni 2020 / 30 June 2020 | | | | | | |
| 1 | Pertanian, perburuan dan Kehutanan / Agriculture, Hunting, and Forestry | 16,577 | - | 6,672 | 3,650 | 3 | - |
| 2 | Perikanan / Fishery | 28,500 | - | - | - | 819 | - |
| 3 | Pertambangan dan Penggalian / Mining and Quarrying | 11,928 | - | - | - | 56 | - |
| 4 | Industri pengolahan / Manufacture Industries | 7,516,464 | 119,178 | 76,848 | 34,025 | 92,302 | - |
| 5 | Listrik, Gas dan Air / Electricity, Gas, and Water | 2,165 | - | - | - | 69 | - |
| 6 | Konstruksi / Construction | 646,957 | - | - | - | 3,018 | - |
| 7 | Perdagangan besar dan eceran / Wholesale and Retail Trading | 1,150,068 | 1,736 | 154,542 | 45,258 | 12,376 | - |
| 8 | Penyediaan akomodasi dan penyediaan makan minum / Provision of Accommodation, Eating & Drinking | 7,175 | - | - | - | 230 | - |
| 9 | Transportasi, pergudangan dan komunikasi / Transport, Storage, and Communication | 390,011 | 1,964 | - | 248 | 6,220 | - |
| 10 | Perantara keuangan / Financial Intermediaries | 2,258,332 | - | - | - | 6,756 | - |
| 11 | Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Leasing, and Business Services | 135,340 | - | - | - | 270 | - |
| 12 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib / Public Administration, Defence, and Compulsory Social Security | - | - | - | - | - | - |
| 13 | Jasa pendidikan / Educational Services | - | - | - | - | - | - |
| 14 | Jasa kesehatan dan kegiatan sosial / Health and Social Services | - | - | - | - | - | - |
| 15 | Jasa kemasyarakatan, sosial budaya, hiburan, dan perorangan lainnya / Civil Services, Social and Cultural, Entertainment, and Other Individuals | 1,765 | - | - | - | 57 | - |
| 16 | Jasa perorangan yang melayani rumah tangga / Individual Services to Households | 4,075 | 2,246 | 118 | - | 169 | - |
| 17 | Badan internasional dan badan ekstra internasional lainnya / International Agencies and other extra International Agencies | - | - | - | - | - | - |
| 18 | Kegiatan yang belum jelas batasannya / Undefined Activities | - | - | - | - | - | - |
| 19 | Bukan Lapangan Usaha / Non-Business Sector | 6,005,735 | 29,649 | 20,314 | - | 32,345 | 202,368 |
| 20 | Lainnya / Others | - | - | - | - | - | - |
| | Total | 18,175,092 | 154,773 | 258,494 | 83,181 | 154,690 | 202,368 |
| | 30 Juni 2019 / 30 June 2019 | | | | | | |
| 1 | Pertanian, perburuan dan Kehutanan / Agriculture, Hunting, and Forestry | 7,062 | 7,062 | - | 2,029 | - | - |
| 2 | Perikanan / Fishery | 24,178 | - | - | - | 486 | - |
| 3 | Pertambangan dan Penggalian / Mining and Quarrying | 92,323 | - | - | - | 157 | - |
| 4 | Industri pengolahan / Manufacture Industries | 5,786,753 | 112,556 | 161,142 | 102,304 | 54,585 | - |
| 5 | Listrik, Gas dan Air / Electricity, Gas, and Water | 1,860 | - | - | - | 43 | - |
| 6 | Konstruksi / Construction | 916,735 | - | - | - | 3,386 | - |
| 7 | Perdagangan besar dan eceran / Wholesale and Retail Trading | 1,538,787 | - | 42,611 | 38,694 | 12,096 | - |
| 8 | Penyediaan akomodasi dan penyediaan makan minum / Provision of Accommodation, Eating & Drinking | 34,014 | - | - | - | 207 | - |
| 9 | Transportasi, pergudangan dan komunikasi / Transport, Storage, and Communication | 341,169 | - | - | - | 3,595 | - |
| 10 | Perantara keuangan / Financial Intermediaries | 738,245 | - | - | - | 9,437 | - |
| 11 | Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Leasing, and Business Services | 183,115 | - | - | - | 470 | - |
| 12 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib / Public Administration, Defence, and Compulsory Social Security | - | - | - | - | - | - |
| 13 | Jasa pendidikan / Educational Services | - | - | - | - | - | - |
| 14 | Jasa kesehatan dan kegiatan sosial / Health and Social Services | - | - | - | - | - | - |
| 15 | Jasa kemasyarakatan, sosial budaya, hiburan, dan perorangan lainnya / Civil Services, Social and Cultural, Entertainment, and Other Individuals | 6,664 | - | - | - | 151 | - |
| 16 | Jasa perorangan yang melayani rumah tangga / Individual Services to Households | 76,468 | - | 5,905 | - | 5,652 | - |
| 17 | Badan internasional dan badan ekstra internasional lainnya / International Agencies and other extra International Agencies | - | - | - | - | - | - |
| 18 | Kegiatan yang belum jelas batasannya / Undefined Activities | - | - | - | - | - | - |
| 19 | Bukan Lapangan Usaha / Non-Business Sector | 5,670,294 | 4,678 | 9,153 | - | 24,148 | 67,782 |
| 20 | Lainnya / Others | - | - | - | - | - | - |
| | Total | 15,417,667 | 124,296 | 218,811 | 143,026 | 114,412 | 67,782 |

Tabel 1.a.6. 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 2020 / 30 June 2020 | | 30 Juni 2019 / 30 June 2019 | |
|-----|---|---|---------------------------------------|---|---------------------------------------|
| | | 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 | 178,325 | 147,966 | 214,474 | 97,818 |
| 2 | Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Impairment (Reversal) for the current period (Net) | - | - | - | - |
| | 2.a Pembentukan CKPN pada periode berjalan / Impairment for the current period | 86,073 | 54,299 | 1,189,379 | 636,048 |
| | 2.b Pemulihan CKPN pada periode berjalan / Impairment Reversal for the current period | - 35,922 | - 41,433 | - 1,146,353 | - 605,493 |
| 3 | CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan / Impairment for Written-off dues in the current period | - 142,601 | - 8,008 | - 114,240 | - 13,958 |
| 4 | Pembentukan (pemulihan) lainnya pada periode berjalan / Other impairment (reversal) for the current period | - 2,693 | - 1,865 | - 234 | - 3 |
| | | | | | |
| | Saldo akhir CKPN / Ending provision balance | 83,181 | 154,690 | 143,026 | 114,412 |

Tabel 1.b.1. Pengungkapan Tagihan Bursa Berdasarkan Kategori Portofolio dan Status Pemegang - Bank secara Individual / Disclosure of Net Dues Based on Portfolio Categories and Ratings

30 Juni 2020 - 30 Juni 2020

(dalam jutaan rupiah) / in million Rupiah

| Kategori Portofolio | Lembaran Pemegang / Rating | Pengungkapan Tagihan Panjang / Long Term Ratings | | | | | Tagihan Bersisa Net Dues | | | | | Pengungkapan Pemegang Short Term Ratings | | | | | Total | |
|---------------------|---|--|-----------|-----------|---------|-----------|--------------------------|---------|-----------|---|---------|--|----|----|----|----|-----------|-----------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | | 16 |
| Kategori Portofolio | 1. Tagihan Kepada Pemerintah / Due to Government | | | 5.502.922 | | | | | | | | | | | | | | 5.502.922 |
| | 2. Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity | | | | | | | | | | | | | | | | | 1.545.902 |
| | 3. Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions | | | | | | | | | | | | | | | | | |
| | 4. Tagihan Kepada Bank / Due to Banks | | | 011.840 | | | 6.243 | | 6.476 | | | | | | | | | 129.770 |
| | 5. Mentrans Lain | | | | | | | | | | | | | | | | | 26.585 |
| | 6. Kredit Berwujud Tidak Komerensial / Secured Commercial Property Loan | | | | | | | | | | | | | | | | | 2.291 |
| | 7. Kredit Berwujud Tidak Komerensial / Staff or Related Staff Loan | | | | | | | | | | | | | | | | | |
| | 8. Tagihan Kepada Utama Mula, Utama Kecil dan Pendukung Real / Due to Major & Small Enterprises | | | 15.057 | | | 624.083 | | 1.000.033 | | 130.054 | | | | | | | 189.100 |
| | 9. Tagihan Kepada Korporasi / Due to Corporations | | | | | | | | | | | | | | | | | 7.657.890 |
| | 10. Tagihan yang Telah Jatuh Tempo / Current Dues | | | | | | | | | | | | | | | | | 186.200 |
| | 11. Aset Lainnya / Other Assets | | | | | | | | | | | | | | | | | 260.052 |
| | 12. Eksposur di Suatu Bisnis Unit (if present) | | | | | | | | | | | | | | | | | |
| TOTAL | | | 6.130.619 | | 624.033 | 1.062.874 | | 137.431 | | | | | | | | | 9.954.827 | |

30 Juni 2020 - 30 Juni 2020

(dalam jutaan Rupiah)

| Kategori Portofolio | Lembaran Pemegang / Rating | Pengungkapan Tagihan Panjang / Long Term Ratings | | | | | Tagihan Bersisa Net Dues | | | | | Pengungkapan Pemegang Short Term Ratings | | | | | Total | |
|---------------------|---|--|-----------|-----------|--------|---------|--------------------------|--------|--------|---|----|--|----|----|----|----|-----------|-----------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | | 16 |
| Kategori Portofolio | 1. Tagihan Kepada Pemerintah / Due to Government | | | 3.813.165 | | | | | | | | | | | | | | 3.813.165 |
| | 2. Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity | | | 492.356 | | | | | | | | | | | | | | 492.356 |
| | 3. Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions | | | | | | | | | | | | | | | | | |
| | 4. Tagihan Kepada Bank / Due to Banks | | | 489.910 | | | 80.265 | | 27.373 | | | | | | | | | 708.488 |
| | 5. Kredit Berwujud Tidak Komerensial / Secured Commercial Property Loan | | | | | | | | | | | | | | | | | 30.002 |
| | 6. Kredit Berwujud Tidak Komerensial / Staff or Related Staff Loan | | | | | | | | | | | | | | | | | 6.150 |
| | 7. Kredit Berwujud Tidak Komerensial / Staff or Related Staff Loan | | | | | | | | | | | | | | | | | |
| | 8. Tagihan Kepada Utama Mula, Utama Kecil dan Pendukung Real / Due to Major & Small Enterprises and Retail Portfolio | | | | | | | | | | | | | | | | | 278.540 |
| | 9. Tagihan Kepada Korporasi / Due to Corporations | | | | | | | | | | | | | | | | | 6.643.709 |
| | 10. Tagihan yang Telah Jatuh Tempo / Current Dues | | | | | | | | | | | | | | | | | 100.263 |
| | 11. Aset Lainnya / Other Assets | | | | | | | | | | | | | | | | | 350.720 |
| | 12. Eksposur di Suatu Bisnis Unit (if present) | | | | | | | | | | | | | | | | | |
| TOTAL | | | 4.834.410 | | 65.028 | 304.974 | | 90.483 | | | | | | | | | 5.597.892 | |

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Tabel 1.b.2. Pengungkapan Risiko Kredit Pihak Lawan : Transaksi Derivatif / Disclosure on Counterparty Credit Risk: Derivative Transaction

| No | Variabel yang Mendominasi / Underlying Variables | Notional Amount | | | 30 Juni 2020 - 30 June 2020 | | | 30 Juni 2019 - 30 June 2019 | | | | | | | | | | | | | |
|--|--|--------------------|---|--------------------|---------------------------------------|--|--|-----------------------------|---|------------|---|---------|---------|---------|---------|---------|---|---|---|---|---|
| | | ≤ 1 Tahun / ≤ 1 Yr | > 1 Tahun - ≤ 5 Tahun / > 1 Yr - ≤ 5 Yr | > 5 Tahun / > 5 Yr | Teguhan Derivatif / Derivative Claims | Kewajiban Derivatif / Derivative Liabilities | Teguhan derivatif sebelum MRK / Net claims before Credit Risk adjustment | MRK | Teguhan derivatif sebelum MRK / Net claims after Credit Risk adjustment | MRK | Teguhan derivatif sebelum MRK / Net claims after Credit Risk adjustment | | | | | | | | | | |
| BANK SECARA INDIVIDUAL / Individual Bank | | | | | | | | | | | | | | | | | | | | | |
| 1 | Suku Bunga / Interest Rate | - | - | - | 86.822 | 144.259 | 30.767 | - | 30.767 | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 | Nilai Tukar / Exchange Rate | 5.168.213 | - | - | 38.874 | 4.499 | 90.495 | - | 90.495 | 14.859.074 | - | 153.955 | 181.159 | 211.363 | - | 211.363 | - | - | - | - | - |
| 3 | Lainnya / Others | 17.353 | 1.340.818 | - | 38.874 | 4.499 | 90.495 | - | 90.495 | 82.999 | 141.275 | 2.989 | 1.750 | 18.263 | - | 18.263 | - | - | - | - | - |
| | Total | 5.205.566 | 1.340.818 | - | 125.696 | 148.758 | 121.292 | - | 121.292 | 14.942.073 | 141.275 | 156.843 | 182.908 | 211.363 | 229.627 | - | - | - | - | - | - |

2

Tabel 1.c.2. 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 2020 / 30 June 2020 | | | | | | 30 Juni 2019 / 30 June 2019 | | | | | |
|--|--|-----------------------------|---|--------------------|-----------------------------------|-----------------|---|-----------------------------|---|--------------------|-----------------------------------|-----------------|---|
| | | 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)] |
| A Eksposur Neraca / Balance Sheet Exposure | | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah / Due to Government | 5.498.743 | - | - | - | - | 5.498.743 | 3.811.269 | - | - | - | - | 3.811.269 |
| 2 | Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity | 1.545.992 | - | - | - | - | 1.545.992 | 466.120 | - | - | - | - | 466.120 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank / Due to Banks | 658.437 | - | - | - | - | 658.437 | 840.532 | - | - | - | - | 840.532 |
| 5 | Kredit Beragun Rumah Tinggal / Secured Mortgage Loan | 26.585 | - | - | - | - | 26.585 | 30.902 | - | - | - | - | 30.902 |
| 6 | Kredit Beragun Properti Komersial / Secured Commercial Property Loan | 2.291 | - | - | - | - | 2.291 | 6.190 | - | - | - | - | 6.190 |
| 7 | Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small | 186.169 | - | - | - | - | 186.169 | 228.540 | 3.322 | - | - | - | 225.218 |
| 9 | Tagihan Kepada Korporasi / Due to Corporations | 9.204.911 | 1.282.241 | - | - | - | 7.922.670 | 9.357.875 | 1.344.032 | - | - | - | 8.013.843 |
| 10 | Tagihan yang Telah Jatuh Tempo / Current Dues | 186.290 | - | - | - | - | 186.290 | 100.263 | - | - | - | - | 100.263 |
| 11 | Aset Lainnya / Other Assets | 260.052 | - | - | - | - | 260.052 | 350.720 | - | - | - | - | 350.720 |
| 12 | Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present) | - | - | - | - | - | - | - | - | - | - | - | - |
| Total Eksposur Neraca / Total Balance Sheet Exposure | | 17.569.469 | 1.282.241 | - | - | - | 16.287.228 | 15.192.411 | 1.347.354 | - | - | - | 13.845.057 |
| B Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Committed Liabilities/Contingencies Exposure to Administrative Account Transactions | | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah / Due to Government | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity | - | - | - | - | - | - | 26.236 | - | - | - | - | 26.236 |
| 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 | 177.228 | 65.843 | - | - | - | 111.385 | 261.351 | 69.989 | - | - | - | 191.362 |
| 10 | Tagihan yang Telah Jatuh Tempo / Current Dues | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present) | - | - | - | - | - | - | - | - | - | - | - | - |
| Total Eksposur TRA / Total Exposure to Administrative Account Transactions | | 177.228 | 65.843 | - | - | - | 111.385 | 287.587 | 69.989 | - | - | - | 217.598 |
| C Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) | | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah / Due to Government | 4.179 | - | - | - | - | 4.179 | 1.886 | - | - | - | - | 1.886 |
| 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 | 95.901 | - | - | - | - | 95.901 | 466.465 | - | - | - | - | 466.465 |
| 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 | 93.096 | - | - | - | - | 93.096 | 24.483 | - | - | - | - | 24.483 |
| 7 | Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present) | - | - | - | - | - | - | - | - | - | - | - | - |
| Total Eksposur Counterparty Credit Risk | | 193.176 | - | - | - | - | 193.176 | 492.834 | - | - | - | - | 492.834 |
| Total (A+B+C) | | 17.939.873 | 1.348.084 | - | - | - | 16.591.789 | 15.972.832 | 1.417.344 | - | - | - | 14.555.488 |

Tabel 1.e. 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 2020 / 30 June 2020 | | | 30 Juni 2019 / 30 June 2019 | | |
|--------------|--|-----------------------------|--|--|-----------------------------|--|--|
| | | 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 | 5.498.743 | - | - | 3.811.269 | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity | 1.545.992 | 772.996 | 772.996 | 466.120 | 233.060 | 233.060 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank / Due to Banks | 658.437 | 131.687 | 131.687 | 840.532 | 168.106 | 168.106 |
| 5 | Kredit Beragun Rumah Tinggal / Secured Mortgage Loan | 26.585 | 6.956 | 6.956 | 30.902 | 7.895 | 7.895 |
| 6 | Kredit Beragun Properti Komersial / Secured Commercial Property Loan | 2.291 | 2.291 | 2.291 | 6.190 | 6.190 | 6.190 |
| 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 | 186.169 | 139.626 | 139.626 | 228.540 | 171.405 | 168.914 |
| 9 | Tagihan Kepada Korporasi / Due to Corporations | 9.204.911 | 8.178.128 | 6.895.887 | 9.357.875 | 8.885.076 | 7.541.044 |
| 10 | Tagihan yang Telah Jatuh Tempo / Current Dues | 186.290 | 277.898 | 277.898 | 100.263 | 149.978 | 149.978 |
| 11 | Aset Lainnya / Other Assets | 260.052 | - | 205.455 | 350.720 | - | 302.330 |
| Total | | 17.569.470 | 9.509.582 | 8.432.796 | 15.192.411 | 9.621.710 | 8.577.517 |

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 2020 / 30 June 2020 | | | 30 Juni 2019 / 30 June 2019 | | |
|--------------|--|-----------------------------|--|--|-----------------------------|--|--|
| | | 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 | - | - | - | - | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity | - | - | - | 26.236 | 13.118 | 13.118 |
| 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 | 177.228 | 177.228 | 111.385 | 261.351 | 240.749 | 170.760 |
| 10 | Tagihan yang Telah Jatuh Tempo / Current Dues | - | - | - | - | - | - |
| Total | | 177.228 | 177.228 | 111.385 | 287.587 | 253.867 | 183.878 |

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 2020 / 30 June 2020 | | | 30 Juni 2019 / 30 June 2019 | | |
|--------------|--|-----------------------------|--|--|-----------------------------|--|--|
| | | 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 | 4.179 | - | - | 1.886 | - | - |
| 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 | 95.901 | 36.658 | 36.658 | 466.465 | 205.144 | 205.144 |
| 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 | 93.096 | 84.604 | 84.604 | 24.483 | 24.483 | 24.483 |
| 7 | Eksposur tertimbang dari Credit Valuation Adjustment (CVA) | - | - | 37.343 | - | - | 28.418 |
| Total | | 193.176 | 121.262 | 158.605 | 492.834 | 229.627 | 258.045 |

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

(dalam jutaan rupiah / in million Rupiah)

| | 30 Juni 2020 / 30 June 2020 | 30 Juni 2019 / 30 June 2019 |
|------------------------------|-----------------------------|-----------------------------|
| TOTAL ATMR RISIKO KREDIT | 8.702.786 | 9.019.440 |
| TOTAL FAKTOR PENGURANG MODAL | - | - |

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 Juni 2020 / 30 June 2020 | | | | 30 Juni 2019 / 30 June 2019 | | | |
|-----|--|---|----------------------------------|--------------------------------|---|----------------------------------|--------------------------------|--|--|
| | | 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 | 651,943 | 97,791 | 1,222,394 | 645,670 | 96,851 | 1,210,631 | | |
| | Total | | | | | | | | |

0

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

| No | Pos-pos / Items | Saldo / Balance | 30 Juni 2020 / 30 June 2020 | | | | | | Saldo / Balance | 30 Juni 2019 / 30 June 2019 | | | | | |
|-----|---|--------------------|-----------------------------|-----------------------|-------------------------|-------------------------|------------------|--------------------|--------------------|-----------------------------|-----------------------|-------------------------|-------------------------|-------------|--|
| | | | Jauh Tempo / Maturity | | | | | | | Jauh 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) | NERACA / On Balance Sheet | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | | |
| | A Aset / Assets | | | | | | | | | | | | | | |
| | 1. Kas / Cash | 36.177 | 36.177 | - | - | - | - | 30.561 | 30.561 | - | - | - | - | | |
| | 2. Penempatan pada Bank Indonesia / Place to Bank Indonesia | 300.150 | 300.150 | - | - | - | - | 486.386 | 438.753 | - | - | 47.634 | - | | |
| | 3. Penempatan pada bank lain / Place to other banks | 123.794 | 23.794 | 100.000 | - | - | - | 576.150 | 446.150 | 130.000 | - | - | - | | |
| | 4. Surat Berharga / Securities | 4.011.037 | 6.637 | - | 115.539 | 863.409 | 3.025.452 | 2.732.762 | - | - | 279.940 | 490.282 | 1.962.540 | | |
| | 5. Kredit yang diberikan / Loans | 6.413.261 | 336.026 | 1.714.488 | 1.620.867 | 823.278 | 1.918.602 | 6.328.242 | 826.754 | 1.708.221 | 1.042.098 | 892.726 | 1.858.441 | | |
| | 6. Tagihan lainnya / Other claims | 280.748 | 76.933 | 168.098 | 24.047 | - | 11.670 | 299.492 | 66.486 | 111.474 | 109.373 | 10.276 | 1.883 | | |
| | 7. Lain-lain / other assets | 177.235 | 123.573 | 4.116 | 5.001 | 17.733 | 26.812 | 251.121 | 195.386 | 4.065 | 5.141 | 21.152 | 25.378 | | |
| | Total Aset / Total assets | 11.342.402 | 902.290 | 1.986.702 | 1.746.954 | 1.704.429 | 4.982.536 | 18.704.714 | 2.094.090 | 1.953.760 | 1.436.562 | 1.062.059 | 3.618.243 | | |
| | B Kewajiban / Liabilities | | | | | | | | | | | | | | |
| | 1. Dana Pihak Ketiga / Third Party Funds | 8.612.540 | 6.199.341 | 1.603.829 | 486.754 | 322.616 | - | 5.932.638 | 3.953.449 | 775.268 | 890.802 | 313.120 | - | | |
| | 2. Kewajiban pada Bank Indonesia / Borrow. From Bank Indonesia | - | - | - | - | - | - | - | - | - | - | - | - | | |
| | 3. Kewajiban pada bank lain / Borrow. From other banks | 696.075 | 696.075 | - | - | - | - | 976.358 | 956.358 | 20.000 | - | - | - | | |
| | 4. Surat Berharga yang Diterbitkan / Securities issued | - | - | - | - | - | - | - | - | - | - | - | - | | |
| | 5. Pinjaman yang Diterima | - | - | - | - | - | - | - | - | - | - | - | - | | |
| | 6. Kewajiban lainnya / Other obligations | 268.634 | 81.757 | 158.851 | 24.074 | - | 3.952 | 325.472 | 63.938 | 126.004 | 112.301 | 23.229 | - | | |
| | 7. Lain-lain / Other Liabilities | 180.137 | 62.182 | 30.581 | 2.221 | 1.910 | 83.243 | 202.980 | 105.431 | 16.129 | 5.479 | 2.000 | 73.941 | | |
| | Total Kewajiban / Total Liabilities | 9.757.386 | 7.039.355 | 1.793.261 | 513.059 | 324.526 | 87.195 | 7.437.458 | 5.079.176 | 937.401 | 1.008.582 | 338.348 | 73.941 | | |
| | Selisih Aset dengan Kewajiban dalam Neraca / On Balance Sheet Net Gap | 1.585.016 | (6.136.065) | 193.441 | 1.232.905 | 1.379.894 | 4.895.341 | 3.267.256 | (3.075.086) | 1.916.358 | 427.970 | 1.123.721 | 3.774.302 | | |
| | II REKENING ADMINISTRATIF / Off Balance Sheet | | | | | | | | | | | | | | |
| | A Tagihan Rekening Administratif / Off Balance Sheet Assets | | | | | | | | | | | | | | |
| | 1. Komitmen / Commitment | 2.856.535 | 937.402 | 840.082 | 1.093 | - | 1.077.958 | 7.696.525 | 3.515.582 | 1.924.997 | 1.665.099 | 449.148 | 141.700 | | |
| | 2. Konjungsi / Contingent | 6.838 | 6.838 | - | - | - | - | 26.634 | 26.634 | - | - | - | - | | |
| | Total Tagihan Rekening Administratif / Total Off Balance Sheet Assets | 2.863.373 | 944.240 | 840.082 | 1.093 | - | 1.077.958 | 7.723.159 | 3.542.216 | 1.924.997 | 1.665.099 | 449.148 | 141.700 | | |
| | B Kewajiban Rekening Administratif / Off Balance Sheet Liabilities | | | | | | | | | | | | | | |
| | 1. Komitmen / Commitment | 4.475.994 | 1.039.958 | 1.106.187 | 835.647 | 1.027.186 | 467.016 | 10.477.588 | 3.943.024 | 2.518.923 | 1.370.413 | 2.446.690 | 198.538 | | |
| | 2. Konjungsi / Contingent | 30.034 | 1.716 | 5.659 | 1.521 | 15.883 | 5.255 | 34.316 | 7.554 | 3.703 | 6.254 | 11.550 | 5.255 | | |
| | Total Kewajiban Rekening Administratif / Total Off Balance Sheet Liabilities | 4.506.028 | 1.041.674 | 1.111.846 | 837.168 | 1.043.069 | 472.271 | 10.511.904 | 3.950.578 | 2.522.626 | 1.376.667 | 2.458.240 | 203.793 | | |
| | Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Net Gap | (1.642.655) | (97.434) | (271.764) | (500.075) | (1.043.069) | 605.687 | (2.788.745) | (408.363) | (597.629) | 288.413 | (2.009.093) | (62.093) | | |
| | Selisih (UA-IB+UA.IIB) / On + Off Balance Sheet Net Gap | (57.639) | (6.231.499) | (78.323) | 416.100 | 335.826 | 5.501.028 | 478.529 | (3.483.448) | 418.729 | 716.402 | (985.372) | 3.712.209 | | |
| | Selisih Kumulatif / Cumulative Gap | - | (12.402.821) | (6.111.822) | (5.895.182) | (5.558.867) | (57.639) | (9.029.707) | (3.054.720) | (2.348.318) | (3.233.689) | 418.520 | - | | |

(dalam jutaan rupiah) / (in million Rupiah)

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 | Saldo / Balance | 30 Juni 2020 / 30 June 2020 | | | | | | 30 Juni 2019 / 30 June 2019 | | | | | |
|--|---|--------------------|-----------------------------|------------------|------------------------|------------------|------------------------|--------------------|-----------------------------|--------------------|------------------------|--------------------|------------------|--|
| | | | Jatuh Tempo / Maturity | | Jatuh Tempo / Maturity | | Jatuh Tempo / Maturity | | Jatuh Tempo / Maturity | | Jatuh Tempo / Maturity | | | |
| (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 | 18,417 | 18,417 | - | - | - | - | 17,829 | 17,829 | - | - | - | - | |
| | 2. Penempatan pada Bank Indonesia / Place to Bank Indonesia | 1,126,145 | 1,126,145 | - | - | - | - | 557,330 | 557,330 | - | - | - | - | |
| | 3. Penempatan pada bank lain / Place to other banks | 528,504 | 528,504 | - | - | - | - | 259,670 | 259,670 | - | - | - | - | |
| | 4. Surat Berharga / Securities | - | - | - | - | - | - | 741 | 741 | - | - | - | - | |
| | 5. Kredit yang diberikan / Loans | 4,639,104 | 452,112 | 1,576,646 | 1,224,262 | 631,881 | 754,204 | 3,828,994 | 508,956 | 773,357 | 1,091,808 | 496,524 | 958,350 | |
| | 6. Tagihan lainnya / Other claims | 90,391 | 21,867 | 26,671 | 23,449 | - | 18,403 | 126,056 | 40,591 | 72,360 | 13,104 | - | - | |
| | 7. Lain-lain / other assets | 5,203 | 5,203 | - | - | - | - | 7,761 | 7,761 | - | - | - | - | |
| | Total Aset / Total assets | 6,487,765 | 2,152,298 | 1,607,317 | 1,247,712 | 631,881 | 1,122,507 | 4,798,381 | 1,392,878 | 845,717 | 1,104,912 | 498,624 | 958,350 | |
| B Kewajiban / Liabilities | | | | | | | | | | | | | | |
| | 1. Dana Pihak Ketiga / Third Party Funds | 4,205,097 | 3,262,912 | 702,173 | 65,031 | 174,980 | - | 3,817,085 | 2,957,546 | 601,771 | 119,667 | 138,101 | - | |
| | 2. Kewajiban pada Bank Indonesia / Borrow. From Bank Indonesia | - | - | - | - | - | - | 1,171 | 1,171 | - | - | - | - | |
| | 3. Kewajiban pada bank lain / Borrow. From other banks | 1,197 | 1,197 | - | - | - | - | - | - | - | - | - | - | |
| | 4. Surat Berharga yang Diterbitkan / Securities issued | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 5. Pinjaman yang diterima | 541,761 | - | - | - | - | 541,761 | 1,059,667 | - | - | - | 353,188 | 706,479 | |
| | 6. Kewajiban lainnya / Other obligations | 90,334 | 21,810 | 26,671 | 23,449 | 114 | 18,403 | 126,140 | 40,676 | 72,360 | 13,104 | - | - | |
| | 7. Lain-lain / Other Liabilities | 43,478 | 39,857 | 3,421 | 86 | 114 | - | 52,237 | 38,058 | 4,687 | 9,424 | 68 | - | |
| | Total Kewajiban / Total Liabilities | 4,881,867 | 3,325,777 | 732,265 | 88,496 | 176,094 | 590,164 | 5,696,299 | 3,037,451 | 678,818 | 142,195 | 491,356 | 708,479 | |
| | Salisih Aset dengan Kewajiban dalam Neraca / On Balance Sheet Net Gap | 1,626,898 | (1,173,529) | 871,052 | 1,159,195 | 456,787 | 212,342 | (257,919) | (1,644,573) | 166,899 | 962,717 | 5,167 | 251,871 | |
| II REKENING ADMINISTRATIF / Off Balance Sheet | | | | | | | | | | | | | | |
| A Tagihan Rekening Administratif / Off Balance Sheet Assets | | | | | | | | | | | | | | |
| | 1. Komitmen / Commitment | 2,443,364 | 1,611,827 | 521,248 | 1,426 | - | 308,863 | 7,923,579 | 4,015,147 | 1,944,710 | 621,610 | 1,342,113 | - | |
| | 2. Kontijensi / Contingent Assets | 150,062 | 150,062 | - | - | - | - | 108,601 | 108,601 | - | - | - | - | |
| | Total Tagihan Rekening Administratif / Total Off Balance Sheet Assets | 2,593,426 | 1,761,889 | 521,248 | 1,426 | - | 308,863 | 8,032,180 | 4,123,748 | 1,944,710 | 621,610 | 1,342,113 | - | |
| B Kewajiban Rekening Administratif / Off Balance Sheet Liabilities | | | | | | | | | | | | | | |
| | 1. Komitmen / Commitment | 4,896,037 | 1,154,983 | 1,231,832 | 498,754 | 842,257 | 1,168,212 | 9,359,413 | 3,892,663 | 2,289,966 | 1,838,226 | 1,096,719 | 241,839 | |
| | 2. Kontijensi / Contingent Sheet Assets | 46,443 | - | - | 2,851 | 43,592 | - | 52,099 | - | 71 | 2,826 | 49,203 | - | |
| | Total Kewajiban Rekening Administratif / Total Off Balance Sheet Liabilities | 4,942,479 | 1,154,983 | 1,231,832 | 498,754 | 885,849 | 1,168,212 | 9,411,512 | 3,892,663 | 2,290,037 | 1,841,052 | 1,145,922 | 241,839 | |
| | Salisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Net Gap | (2,349,053) | 606,907 | (710,584) | (500,179) | (885,849) | (869,348) | (1,379,332) | 231,085 | (345,327) | (1,219,442) | 196,191 | (241,839) | |
| | Salisih [(A-B)-(IIA-IIIB)] On + Off Balance Sheet Net Gap | (823,155) | (566,622) | 150,803 | 658,336 | (429,061) | (546,905) | (1,637,251) | (1,413,580) | (176,428) | (256,725) | 201,358 | 10,032 | |
| | Salisih Kumulatif / Cumulative Gap | - | (572,467) | (406,151) | 262,812 | (176,299) | (323,155) | (3,866,724) | (1,591,916) | (7,348,641) | (1,047,283) | (1,857,231) | - | |

Tabel 3.b Pengungkapan Nilai LCR / Disclosure of LCR

| Nilai LCR (%) / LCR Value (%) | | | | |
|--|--------------------------|--------------------------|--------------------------|--------------------------|
| | Triwulan 1/ Quarter 1 | Triwulan 2/ Quarter 2 | Triwulan 3/ Quarter 3 | Triwulan 4/ Quarter 4 |
| Bank secara individu / Individually | 223.55% | 295.45% | - | - |
| Bank secara konsolidasi / Consolidated | N/A | N/A | N/A | N/A |

Tabel Pengungkapan Nilai NSFR / Disclosure of NSFR

| Nilai NSFR (%) / NSFR Value (%) | | | | |
|--|--------------------------|--------------------------|--------------------------|--------------------------|
| | Triwulan 1/ Quarter 1 | Triwulan 2/ Quarter 2 | Triwulan 3/ Quarter 3 | Triwulan 4/ Quarter 4 |
| Bank secara individu / Individually | 108.56% | 129.22% | - | - |
| Bank secara konsolidasi / Consolidated | N/A | N/A | N/A | N/A |

Tabel Pengungkapan Eksposur Risiko Suku Bunga pada *Banking Book* (IRRBB)

| Eksposur Risiko Suku Bunga pada <i>Banking Book</i> (IRRBB) | | | | |
|---|--------------------------|--------------------------|--------------------------|--------------------------|
| | Triwulan 1/ Quarter 1 | Triwulan 2/ Quarter 2 | Triwulan 3/ Quarter 3 | Triwulan 4/ Quarter 4 |
| ΔEVE / Tier 1 Capital | 12.03% | 13.86% | - | - |
| ΔNII / Projected Income | 1.81% | 0.79% | - | - |