

Tabel 1 Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual /  
Table 1 Disclosure of Net Receivables by Area – Bank Only

(jutaan rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	30 Juni 2020 / June 30, 2020								30 Juni 2019 / June 30, 2019							
		Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area								Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area							
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	9,837,351	-	-	-	-	-	-	9,837,351	10,625,758	-	-	-	-	-	-	10,625,758
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	5,812,571	53,962	-	-	-	-	-	5,866,533	5,972,980	107,159	-	-	-	-	-	6,080,139
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	2,183,520	-	-	-	-	-	476,648	2,660,168	2,975,553	-	-	-	-	-	1,371,944	4,347,497
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	8,228	6,168	-	-	-	-	-	14,396	6,088	6,467	-	-	-	-	-	12,555
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	6,319	11,129	102	-	17	-	-	17,567	7,794	12,425	164	-	-	-	-	20,383
9	Tagihan Kepada Korporasi / Receivables on Corporate	26,969,444	20,354,975	747,433	3,021,550	2,799,312	1,072,868	2,235,105	57,200,687	24,687,651	16,989,029	174,949	2,815,555	2,657,857	125	3,675,652	51,000,818
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	536,540	-	-	-	-	-	-	536,540	490,350	-	-	-	-	-	-	490,350
12	Eksposur di Unit Syariah / Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Jumlah / Total</b>	<b>45,353,973</b>	<b>20,426,234</b>	<b>747,535</b>	<b>3,021,550</b>	<b>2,799,329</b>	<b>1,072,868</b>	<b>2,711,753</b>	<b>76,133,242</b>	<b>44,766,174</b>	<b>17,115,080</b>	<b>175,113</b>	<b>2,815,555</b>	<b>2,657,857</b>	<b>125</b>	<b>5,047,596</b>	<b>72,577,500</b>

Area 1 : Jakarta  
Area 2 : Jawa Barat - West Java  
Area 3 : Jawa Tengah - Central Java  
Area 4 : Jawa Timur - East Java  
Area 5 : Sumatera & Kalimantan  
Area 6 : Indonesia Timur (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua) - Eastern Indonesia (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua)  
Area 7 : Diluar Indonesia - Overseas

Tabel 2 Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual /  
Table 2 Disclosure of Net Receivables by Contractual Maturity – Bank Only

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	30 Juni 2020 / June 30, 2020						30 Juni 2019 / June 30, 2019					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu / Net Receivables by Contractual Maturity						Tagihan Bersih Berdasarkan Sisa Jangka Waktu / Net Receivables by Contractual Maturity					
		≤ 1 tahun / < 1 year	>1 thn s.d 3thn / >1 year - 3 year	>3 thn s.d 5thn / >3 year - 5 year	> 5 tahun / > 5 year	Non-Kontraktual / Non-Contractual	Jumlah / Total	≤ 1 tahun / < 1 year	>1 thn s.d 3thn / >1 year - 3 year	>3 thn s.d 5thn / >3 year - 5 year	> 5 tahun / > 5 year	Non-Kontraktual / Non-Contractual	Jumlah / Total
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	7,241,942	142,997	-	284,213	2,168,199	9,837,351	6,845,550	142,094	142,143	-	3,495,971	10,625,758
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	2,980,471	1,192,423	1,693,639	-	-	5,866,533	2,655,898	1,755,386	1,668,855	-	-	6,080,139
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	1,975,949	187,106	58,402	1,465	437,246	2,660,168	3,800,329	312,110	17,646	52,557	164,855	4,347,497
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	174	14,222	-	14,396	-	-	-	12,555	-	12,555
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	407	3,480	3,295	10,385	-	17,567	437	3,645	4,833	11,468	-	20,383
9	Tagihan Kepada Korporasi / Receivables on Corporate	41,515,149	9,183,695	4,518,567	1,983,276	-	57,200,687	33,314,117	12,777,270	3,475,734	1,433,697	-	51,000,818
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	-	-	-	-	536,540	536,540	-	-	-	-	490,350	490,350
	<b>Jumlah / Total</b>	<b>53,713,918</b>	<b>10,709,701</b>	<b>6,274,077</b>	<b>2,293,561</b>	<b>3,141,985</b>	<b>76,133,242</b>	<b>46,616,331</b>	<b>14,990,505</b>	<b>5,309,211</b>	<b>1,510,277</b>	<b>4,151,176</b>	<b>72,577,500</b>

Tabel 3 Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual /  
Table 3 Disclosure of Net Receivables by Economic Sectors - Bank Only

(jutaan Rupiah/ million Rupiah)

No.	Sektor Ekonomi / Economic Sectors	Tagihan Kepada Pemerintah / Receivables on Sovereigns	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank / Receivables on Banks	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	Kredit Pegawai/Pensiunan / Employee/Retired Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	Tagihan Kepada Korporasi / Receivables on Corporate	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	Aset Lainnya/ Other Assets	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit
<b>30 Juni 2020 / June 30, 2020</b>													
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	42,866	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	3,576,948	-	-	-	-	-	-	3,562,116	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-	-	-	28,076,276	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	2,212,380	-	-	-	-	-	-	4,298,250	-	-	-
6	Konstruksi / Construction	-	77,205	-	-	-	-	-	-	1,711,222	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	4,754,573	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	965,110	-	-	-
10	Perantara Keuangan / Financial Intermediary	9,837,351	-	-	2,660,168	-	-	-	-	12,610,212	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	1,161,331	-	-	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities	-	-	-	-	-	-	-	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan an Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	-	18,731	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Activities of Households as Employers	-	-	-	-	-	-	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	-	-	-	-	14,396	-	-	16,655	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	912	-	-	536,540	-
<b>Jumlah / Total</b>		<b>9,837,351</b>	<b>5,866,533</b>	<b>-</b>	<b>2,660,168</b>	<b>14,396</b>	<b>-</b>	<b>-</b>	<b>17,567</b>	<b>57,200,687</b>	<b>-</b>	<b>536,540</b>	<b>-</b>
<b>30 Juni 2019 / June 30, 2019</b>													
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	4,240	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	2,602,470	-	-	-	-	-	-	3,423,056	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-	-	-	22,176,174	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	2,235,031	-	-	-	-	-	-	4,281,234	-	-	-
6	Konstruksi / Construction	-	1,242,638	-	-	-	-	-	-	2,966,800	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	6,349,516	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	339,620	-	-	-
10	Perantara Keuangan / Financial Intermediary	10,625,758	-	-	4,347,497	-	-	-	-	10,025,363	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	1,394,675	-	-	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities	-	-	-	-	-	-	-	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan an Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	-	40,140	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Activities of Households as Employers	-	-	-	-	-	-	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	-	-	-	-	12,555	-	-	19,234	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	1,149	-	-	490,350	-
<b>Jumlah / Total</b>		<b>10,625,758</b>	<b>6,080,139</b>	<b>-</b>	<b>4,347,497</b>	<b>12,555</b>	<b>-</b>	<b>-</b>	<b>20,383</b>	<b>51,000,818</b>	<b>-</b>	<b>490,350</b>	<b>-</b>

Tabel 4 Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual /  
Table 4 Disclosure of Receivables and Provisioning based on Area - Bank Only

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	30 Juni 2020 / June 30, 2020								30 Juni 2019 / June 30, 2019							
		Tagihan Berdasarkan Wilayah / Net Receivables by Area								Tagihan Berdasarkan Wilayah / Net Receivables by Area							
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
1	Tagihan / Receivables	41,462,304	19,278,284	745,422	2,650,136	2,735,224	716,264	430,558	68,018,192	41,582,585	15,960,228	170,936	2,350,762	2,604,823	-	1,300,925	63,970,259
2	Tagihan yang mengalami penurunan nilai (impaired) / Impaired Receivables																
	a. Belum Jatuh Tempo / Non Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Telah jatuh tempo / Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Individual / Allowance for Impairment Losses - Individual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif / Allowance for Impairment Losses - Collective	47,702	67,333	3,289	4,019	8,263	305	68	130,979	25,317	21,506	60	378	979	-	-	48,240
5	Tagihan yang dihapus buku / Written-Off Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Area 1 : Jakarta

Area 2 : Jawa Barat - West Java

Area 3 : Jawa Tengah - Central Java

Area 4 : Jawa Timur - East Java

Area 5 : Sumatera & Kalimantan

Area 6 : Indonesia Timur (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua) - Eastern Indonesia (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua)

Area 7 : Diluar Indonesia - Overseas

Tabel 5 Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual /  
Table 5 Disclosure of Receivables and Provisioning based on Economic Sectors - Bank Only

(jutaan Rupiah / million Rupiah)							
No.	Sektor Ekonomi / Economic Sectors	Tagihan / Receivables	Tagihan yang Mengalami Penurunan Nilai / Impaired Receivables		Cadangan kerugian Penurunan nilai (CKPN)- Individual / Allowance for Impairment Losses - Individual	Cadangan kerugian Penurunan nilai (CKPN)- Kolektif / Allowance for Impairment Losses - Collective	Tagihan yang dihapus buku / Written-Off Receivables
			Belum Jatuh Tempo / Non Past Due	Telah Jatuh Tempo / Past Due			
<b>30 Juni 2020 / June 30, 2020</b>							
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	4,277	-	-	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	5,565,081	-	-	-	1,891	-
4	Industri Pengolahan / Manufacturing	26,348,046	-	-	-	87,303	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	6,418,605	-	-	-	1,143	-
6	Konstruksi / Construction	267,989	-	-	-	1,884	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	4,047,931	-	-	-	19,900	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	944,867	-	-	-	670	-
10	Perantara Keuangan / Financial Intermediary	22,990,273	-	-	-	10,229	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	845,052	-	-	-	7,886	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activity	-	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	17,568	-	-	-	73	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Personal Services Serving Households	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	31,052	-	-	-	-	-
20	Lainnya / Others	537,451	-	-	-	-	-
<b>Jumlah / Total</b>		<b>68,018,192</b>	-	-	-	<b>130,979</b>	-
<b>30 Juni 2019 / June 30, 2019</b>							
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	4,240	-	-	-	12	-
2	Perikanan / Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	4,046,101	-	-	-	547	-
4	Industri Pengolahan / Manufacturing	20,155,215	-	-	-	23,092	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	6,418,002	-	-	-	896	-
6	Konstruksi / Construction	2,705,172	-	-	-	1,141	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	5,089,195	-	-	-	9,699	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	312,203	-	-	-	39	-
10	Perantara Keuangan / Financial Intermediary	23,604,881	-	-	-	7,560	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	1,078,211	-	-	-	5,244	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activity	-	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	33,751	-	-	-	10	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Personal Services Serving Households	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	31,789	-	-	-	-	-
20	Lainnya / Others	491,499	-	-	-	-	-
<b>Jumlah / Total</b>		<b>63,970,259</b>	-	-	-	<b>48,240</b>	-

Tabel 6 Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Individual/  
Tabel 6 Movement of Allowance for Impairment Losses Disclosure - Bank Only

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	30 Juni 2020 / June 30, 2020		30 Juni 2019 / June 30, 2019	
		CKPN Individual / Allowance for Impairment Losses - Individual	CKPN Kolektif / Allowance for Impairment Losses - Collective	CKPN Individual / Allowance for Impairment Losses - Individual	CKPN Kolektif / Allowance for Impairment Losses - Collective
1	Saldo awal CKPN / Beginning Balance – Allowance for Impairment Losses	-	22,020	10,777	64,113
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Additional (reversal) allowance for impairment losses during the year (Net)	-	119,030	(10,651)	(15,378)
	2.a Pembentukan CKPN pada periode berjalan / Additional allowance for impairment losses during the year	-	227,826	-	8,577
	2.b Pemulihan CKPN pada periode berjalan / Reversal allowance for impairment losses during the year	-	(108,796)	(10,651)	(23,955)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan / Allowance for impairment losses used for written off receivables during the year	-	-	-	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan / Other additional (reversal) of allowance during the year	-	2,283	(126)	(495)
	<b>Saldo akhir CKPN / Ending Balance</b>	-	<b>143,333</b>	-	<b>48,240</b>

Tabel 7 Pengungkapan Tagihan Bersih Berdasarkan Kategori Porfolio dan Skala Peringkat - Bank secara Individual /  
Table 7 Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

(jutaan Rupiah / million Rupiah)

30 Juni 2020 / June 30, 2020															Tagihan Bersih / Net Receivables	
No	Kategori Porfolio / Portfolio Category	Lembaga Peringkat / Rating Company	Peringkat Jangka Panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating				Tanpa Peringkat / Unrated	Jumlah / Total	
			Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	A-1	A-2	A-3			Less than A-3
			Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3			Less than F3
			Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3			Less than P-3
			PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Less than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)			Less than F3(idn)
PT. ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-	Less than [Idr]B-	[Idr]A1+ to [Idr]A1	[Idr]A2+ to [Idr]A2	[Idr]A3+ to [Idr]A3	Less than [Idr]A3					
PT. PEFINDO	idAAA	idAA+ to idAA-	idA to id A-	idBBB+ to idBBB-	idBB to idBB-	idB+ to B-	Less than id B-	idA1	idA2	idA3 to idA4	Less than idA4					
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	8,445,465	-	-	-	-	-	-	-	1,391,886	9,837,351	
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	5,866,533	-	-	-	-	-	-	-	-	5,866,533	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / Receivables on Banks	835,134	139,529	407,462	241,307	-	-	-	-	-	-	-	-	1,036,736	2,660,168	
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	14,396	14,396	
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	17,567	17,567	
9	Tagihan kepada Korporasi / Receivables on Corporate	182,325	6,301,150	3,372,947	3,434,331	703,250	231,578	-	-	-	-	-	-	42,975,106	57,200,687	
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	536,540	536,540	
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Jumlah / Total</b>			<b>1,017,459</b>	<b>6,440,679</b>	<b>3,780,409</b>	<b>17,987,636</b>	<b>703,250</b>	<b>231,578</b>	-	-	-	-	-	<b>45,972,231</b>	<b>76,133,242</b>	

  

30 Juni 2019 / June 30, 2019															Tagihan Bersih / Net Receivables	
No	Kategori Porfolio / Portfolio Category	Lembaga Peringkat / Rating Company	Peringkat Jangka Panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating				Tanpa Peringkat / Unrated	Jumlah / Total	
			Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	A-1	A-2	A-3			Less than A-3
			Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3			Less than F3
			Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3			Less than P-3
			PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Less than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)			Less than F3(idn)
PT. ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-	Less than [Idr]B-	[Idr]A1+ to [Idr]A1	[Idr]A2+ to [Idr]A2	[Idr]A3+ to [Idr]A3	Less than [Idr]A3					
PT. PEFINDO	idAAA	idAA+ to idAA-	idA to id A-	idBBB+ to idBBB-	idBB to idBB-	idB+ to B-	Less than id B-	idA1	idA2	idA3 to idA4	Less than idA4					
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	906,201	4,837,502	297,082	39,354	-	-	-	-	-	2,306,548	10,625,758	
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	6,080,139	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / Receivables on Banks	110,990	472,910	1,178,576	131,084	35,347	-	-	-	-	-	-	-	2,418,590	4,347,497	
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	12,555	12,555	
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	20,383	20,383	
9	Tagihan kepada Korporasi / Receivables on Corporate	373,417	6,039,211	1,862,570	1,926,220	318,202	229,222	-	-	-	-	-	-	40,251,976	51,000,818	
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	490,350	490,350	
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Jumlah / Total</b>			<b>484,407</b>	<b>6,512,121</b>	<b>3,947,347</b>	<b>15,214,016</b>	<b>650,631</b>	<b>268,576</b>	-	-	-	-	-	<b>45,500,402</b>	<b>72,577,500</b>	

Tabel 8 Pengungkapan Risiko Kredit Pihak Lawan : Transaksi Derivatif/  
Tabel 8 Disclosure of Counterparty Credit Risk : Derivative Transaction

(a) Transaksi Derivatif *Over the Counter*

(jutaan Rupiah / million Rupiah)

No	Variabel yang Mendasari / Underlying Variables	30 Juni 2020 / June 30, 2020							30 Juni 2019 / June 30, 2019								
		National Amount			Tagihan Derivatif / Derivative Receivables	Kewajiban Derivatif/ Derivative Liabilities	Tagihan Bersih sebelum MRK / Net Receivables before CRM	MRK / CRM	Tagihan Bersih setelah MRK / Net Receivable after CRM	National Amount			Tagihan Derivatif / Derivative Receivables	Kewajiban Derivatif/ Derivative Liabilities	Tagihan Bersih sebelum MRK / Net Receivables before CRM	MRK / CRM	Tagihan Bersih setelah MRK / Net Receivable after CRM
		≤ 1 Tahun / ≤ 1 Year	> 1 Tahun - ≤ 5 Tahun / > 1 Year - ≤ 5 Years	> 5 Tahun / > 5 Years						≤ 1 Tahun / ≤ 1 Year	> 1 Tahun - ≤ 5 Tahun / > 1 Year - ≤ 5 Years	> 5 Tahun / > 5 Years					
1	Suku Bunga / Interest Rate	825,227	827,366	248,037	17,718	28,322	42,255	-	42,255	665,037	1,803,402	245,818	24,161	12,833	76,229	-	76,229
2	Nilai Tukar / Foreign Exchange	20,018,351	8,109,242	384,659	568,046	598,227	1,634,855	-	1,634,855	17,016,599	7,346,454	388,485	323,318	310,027	1,285,908	-	1,285,908
3	Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>20,843,578</b>	<b>8,936,608</b>	<b>632,696</b>	<b>585,764</b>	<b>626,549</b>	<b>1,677,110</b>	<b>-</b>	<b>1,677,110</b>	<b>17,681,636</b>	<b>9,149,856</b>	<b>634,303</b>	<b>347,479</b>	<b>322,860</b>	<b>1,362,137</b>	<b>-</b>	<b>1,362,137</b>

(b) Transaksi *Repo*

Bank tidak memiliki eksposur pada pengungkapan ini.

(c) Transaksi *Reverse Repo*

Bank tidak memiliki eksposur pada pengungkapan ini.





Tabel 10 Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual/  
Tabel 10 Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Only

(Jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	Tagihan Bersih / Net Receivable	30 Juni 2020 / June 30, 2020					Tagihan Bersih / Net Receivable	30 Juni 2019 / June 30, 2019				
			Bagian yang Dijamin Dengan / Portion Covered				Bagian Yang Tidak Dijamin / Portion uncovered		Bagian yang Dijamin Dengan / Portion Covered				Bagian Yang Tidak Dijamin / Portion uncovered
			Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Insurance	Lainnya / Others			Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Insurance	Lainnya / Others	
<b>A Eksposur Neraca / Balance Sheet Exposures</b>													
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	9,822,519	-	-	-	-	9,822,519	10,409,270	-	-	-	-	10,409,270
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	5,866,533	704,234	-	-	-	5,162,299	6,040,785	1,130,200	-	-	-	4,910,585
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	2,101,036	-	-	-	-	2,101,036	3,686,855	-	-	-	-	3,686,855
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	14,396	-	-	-	-	14,396	12,555	-	-	-	-	12,555
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	17,567	-	-	-	-	17,567	20,383	-	-	-	-	20,383
9	Tagihan Kepada Korporasi / Receivables on Corporate	49,659,600	7,668,957	521,310	-	-	41,469,333	43,310,061	6,818,452	564,610	-	-	35,926,999
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	536,541	-	-	-	-	536,541	490,350	-	-	-	-	490,350
<b>Total Eksposur Neraca</b>		<b>68,018,192</b>	<b>8,373,191</b>	<b>521,310</b>	<b>-</b>	<b>-</b>	<b>59,123,691</b>	<b>63,970,259</b>	<b>7,948,652</b>	<b>564,610</b>	<b>-</b>	<b>-</b>	<b>55,456,997</b>
<b>B Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures</b>													
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	211,913	-	-	-	-	211,913
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	39,354	-	-	-	-	39,354
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
9	Tagihan Kepada Korporasi / Receivables on Corporate	6,437,940	1,883,228	973,052	-	-	3,581,660	6,993,838	3,684,104	740,955	-	-	2,568,779
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Eksposur TRA</b>		<b>6,437,940</b>	<b>1,883,228</b>	<b>973,052</b>	<b>-</b>	<b>-</b>	<b>3,581,660</b>	<b>7,245,105</b>	<b>3,684,104</b>	<b>740,955</b>	<b>-</b>	<b>-</b>	<b>2,820,046</b>
<b>C Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk</b>													
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	14,832	-	-	-	-	14,832	4,575	-	-	-	-	4,575
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	559,132	-	-	-	-	559,132	660,642	-	-	-	-	660,642
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	1,103,146	-	-	-	-	1,103,146	696,919	-	-	-	-	696,919
7	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Eksposur Counterparty Credit Risk</b>		<b>1,677,110</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,677,110</b>	<b>1,362,136</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,362,136</b>
<b>Total (A+B+C)</b>		<b>76,133,242</b>	<b>10,256,419</b>	<b>1,494,362</b>	<b>-</b>	<b>-</b>	<b>64,382,461</b>	<b>72,577,500</b>	<b>11,632,756</b>	<b>1,305,565</b>	<b>-</b>	<b>-</b>	<b>59,639,179</b>

Tabel 11 Pengungkapan Transaksi Sekuritisasi Aset/  
Tabel 11 Disclosure of Asset Securities Transaction - Bank Only

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 12 Pengungkapan Ringkasan Aktivitas Transaksi Sekuritisasi Aset dalam hal Bank Bertindak sebagai Kreditur Asal/  
Tabel 12 Disclosure of Activity Transaction Summary of Asset Securities in terms of Bank as Origin Creditor - Bank Only

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 13a Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Aset di Neraca /  
Table 13a Calculation of Risk Weighted Assets for Credit Risk under Standardized Method

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	30 Juni 2020 / June 30, 2020			30 Juni 2019 / June 30, 2019		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	9,822,519	-	-	10,409,270	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	5,866,533	2,933,267	2,933,267	6,040,785	3,168,934	3,168,934
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	2,101,036	698,791	698,791	3,686,855	1,409,662	1,409,662
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	14,396	5,039	5,039	12,555	4,394	4,394
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	17,567	13,175	13,175	20,383	15,287	15,287
9	Tagihan Kepada Korporasi / Receivables on Corporate	49,659,600	43,676,217	39,583,621	43,310,061	37,986,865	34,292,730
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	536,541	-	531,682	490,350	-	485,078
<b>TOTAL</b>		<b>68,018,192</b>	<b>47,326,488</b>	<b>43,765,573</b>	<b>63,970,259</b>	<b>42,585,142</b>	<b>39,376,085</b>

Tabel 13b Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif /  
Table 13b Calculation of Risk Weighted Assets for Credit Risk under Standardized Approach: Off Balance Sheet Commitment/Contingency Exposures

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	30 Juni 2020 / June 30, 2020			30 Juni 2019 / June 30, 2019		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	211,913	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	39,354	39,354	39,354
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-
9	Tagihan Kepada Korporasi / Receivables on Corporate	6,437,940	6,024,743	4,695,530	6,993,838	6,504,824	4,577,948
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
<b>TOTAL</b>		<b>6,437,940</b>	<b>6,024,743</b>	<b>4,695,530</b>	<b>7,245,105</b>	<b>6,544,178</b>	<b>4,617,302</b>

Tabel 13c Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) /  
Table 13c Calculation of Risk Weighted Assets for Credit Risk under Standardized Method: Counterparty Credit Risk Exposure

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	30 Juni 2020 / June 30, 2020			30 Juni 2019 / June 30, 2019		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	14,832	-	-	4,575	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	559,131	206,600	206,600	660,642	271,208	271,208
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	1,103,147	742,262	742,262	696,919	562,354	562,354
7	Eksposur Tertimbang dari <i>Credit Valuation adjustment</i> (CVA)	-	-	1,121,235	-	-	594,882
<b>TOTAL</b>		<b>1,677,110</b>	<b>948,862</b>	<b>2,070,097</b>	<b>1,362,136</b>	<b>833,562</b>	<b>1,428,444</b>

Tabel 13d Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk) /  
Table 13d Calculation of Risk Weighted Assets for Credit Risk under Standardized Method: Settlement Risk Exposure

(jutaan Rupiah / million Rupiah)

No	Jenis Transaksi/ Transaction type	30 Juni 2020 / June 30, 2020			30 Juni 2019 / June 30, 2019		
		Nilai Eksposur / Amount Exposure	Faktor pengurang modal / Deduction Capital	ATMR Setelah MRK / RWA After CRM	Nilai Eksposur / Amount Exposure	Faktor pengurang modal / Deduction Capital	ATMR Setelah MRK / RWA After CRM
1.	Delivery versus payment	-	-	-	-	-	-
	a. Beban Modal / Capital Expense 8% (5-15 hari)	-	-	-	-	-	-
	b. Beban Modal / Capital Expense 50% (16-30 hari)	-	-	-	-	-	-
	c. Beban Modal / Capital Expense 75% (31-45 hari)	-	-	-	-	-	-
	d. Beban Modal / Capital Expense 100% (lebih dari 45 hari)	-	-	-	-	-	-
2.	Non-delivery versus payment	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	-	-

Tabel 13e Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Sekuritisasi /  
Table 13e Calculation of Risk Weighted Assets for Credit Risk under Standardized Method: Securities Exposure

(jutaan Rupiah / million Rupiah)

No	Jenis Transaksi/ Transaction type	30 Juni 2020 / June 30, 2020		30 Juni 2019 / June 30, 2019	
		Faktor pengurang modal / Deduction Capital	ATMR / RWA	Faktor pengurang modal / Deduction Capital	ATMR / RWA
(1)	(2)	(3)	(4)	(5)	(6)
1.	Fasilitas Kredit Pendukung yang memenuhi persyaratan	-	-	-	-
	a. First Loss Facility	-	-	-	-
	b. Second Loss Facility	-	-	-	-
2.	Fasilitas Kredit Pendukung yang tidak memenuhi persyaratan	-	-	-	-
	a. Bank merupakan Kreditur Asal	-	-	-	-
	b. Bank bukan merupakan Kreditur Asal	-	-	-	-
3.	Fasilitas Likuiditas yang memenuhi persyaratan	-	-	-	-
4.	Fasilitas Likuiditas yang tidak memenuhi persyaratan	-	-	-	-
	a. Bank merupakan Kreditur Asal	-	-	-	-
	b. Bank bukan merupakan Kreditur Asal	-	-	-	-
5.	Pembelian Efek Beragun Aset yang memenuhi persyaratan	-	-	-	-
	a. Senior Tranche	-	-	-	-
	b. Junior Tranche	-	-	-	-
6.	Pembelian Efek Beragun Aset yang tidak memenuhi persyaratan	-	-	-	-
7.	Eksposur Sekuritisasi yang tidak tercakup dalam ketentuan Bank Indonesia mengenai prinsip-prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum.	-	-	-	-
<b>TOTAL</b>		-	-	-	-

Tabel 13f Pengungkapan Total Pengukuran Risiko Kredit /  
Table 13f Disclosure of Total Credit Risk Measurement

(jutaan Rupiah / million Rupiah)

	30 Juni 2020 / June 30, 2020	30 Juni 2019 / June 30, 2019
TOTAL ATMR RISIKO KREDIT / TOTAL RWA - CREDIT RISK (A)	50,531,200	45,421,831
TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR (B)	23,820	-
TOTAL ATMR RISIKO KREDIT / TOTAL RWA - CREDIT RISK (A-B)	50,507,380	45,421,831