

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 2019 / June 30, 2019								30 Juni 2018 / June 30, 2018							
		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	10,625,758	-	-	-	-	-	-	10,625,758	8,586,455	-	-	-	-	-	-	8,586,455
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	5,972,980	107,159	-	-	-	-	-	6,080,139	3,647,025	163,001	-	-	-	-	-	3,810,026
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	2,975,553	-	-	-	-	-	1,371,944	4,347,497	3,124,053	-	-	-	-	-	1,937,291	5,061,344
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	6,088	6,467	-	-	-	-	-	12,555	3,742	2,644	-	-	-	-	-	6,386
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	7,794	12,425	164	-	-	-	-	20,383	11,937	18,339	205	-	6	-	-	30,487
9	Tagihan Kepada Korporasi / Receivables on Corporate	24,687,651	16,989,029	174,949	2,815,555	2,657,857	125	3,675,652	51,000,818	20,182,136	16,439,520	45,782	2,876,611	3,338,571	21,514	3,550,999	46,455,133
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	490,350	-	-	-	-	-	-	490,350	341,108	-	-	-	-	-	-	341,108
12	Eksposur di Unit Syariah / Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Jumlah / Total	44,766,174	17,115,080	175,113	2,815,555	2,657,857	125	5,047,596	72,577,500	35,896,456	16,623,504	45,987	2,876,611	3,338,577	21,514	5,488,290	64,290,939

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 2019 / June 30, 2019						30 Juni 2018 / June 30, 2018					
		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	6,845,550	142,094	142,143	-	3,495,971	10,625,758	5,335,631	-	-	-	3,250,824	8,586,455
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	2,655,898	1,755,386	1,668,855	-	-	6,080,139	637,916	775,055	2,110,313	286,742	-	3,810,026
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	3,800,329	312,110	17,646	52,557	164,855	4,347,497	4,339,806	390,632	3,701	50,409	276,796	5,061,344
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	12,555	-	12,555	-	-	-	6,386	-	6,386
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	437	3,645	4,833	11,468	-	20,383	521	2,863	8,451	18,652	-	30,487
9	Tagihan Kepada Korporasi / Receivables on Corporate	33,314,117	12,777,270	3,475,734	1,433,697	-	51,000,818	32,704,538	7,299,262	4,144,223	2,306,747	363	46,455,133
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	-	-	-	-	490,350	490,350	-	-	-	-	341,108	341,108
	Jumlah / Total	46,616,331	14,990,505	5,309,211	1,510,277	4,151,176	72,577,500	43,018,412	8,467,812	6,266,688	2,668,936	3,869,091	64,290,939

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
30 Juni 2019 / June 30, 2019													
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	-
Jumlah / Total		10,625,758	6,080,139	-	4,347,497	12,555	-	-	20,383	51,000,818	-	490,350	-
30 Juni 2018 / June 30, 2018													
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	721,020	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	1,680,214	-	-	-	-	-	-	3,571,438	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-	-	-	20,800,856	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	163,001	-	-	-	-	-	-	2,878,576	-	-	-
6	Konstruksi / Construction	-	460,981	-	-	-	-	-	-	1,286,930	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	7,191,435	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	301,580	-	-	-
10	Perantara Keuangan / Financial Intermediary	8,586,455	1,505,830	-	5,061,344	-	-	-	-	8,560,116	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	1,103,087	-	-	-
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	-	-	-	-	-	-	-	-	40,095	-	-	-
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	-	-	-	-	6,386	-	-	29,490	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	997	-	-	341,108	-
Jumlah / Total		8,586,455	3,810,026	-	5,061,344	6,386	-	-	30,487	46,455,133	-	341,108	-

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 2019 / June 30, 2019								30 Juni 2018 / June 30, 2018							
		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	41,582,585	15,960,228	170,936	2,350,762	2,604,823	-	1,300,925	63,970,259	31,896,730	15,508,840	37,789	2,681,771	3,302,332	21,514	1,851,095	55,300,071
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	-	-	-	-	-	-	-	-	119,337	-	-	-	-	-	-	119,337
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif / Allowance for Impairment Losses - Collective	25,317	21,506	60	378	979	-	-	48,240	22,975	38,832	39	995	1,530	16	-	64,387
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			
30 Juni 2019 / June 30, 2019							
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	-	-	-	-	-
Jumlah / Total		63,970,259	-	-	-	48,240	-
30 Juni 2018 / June 30, 2018							
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	721,020	-	-	-	67	-
2	Perikanan / Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	3,337,671	-	-	-	334	-
4	Industri Pengolahan / Manufacturing	18,439,196	-	-	-	39,529	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	3,038,880	-	-	-	1,476	-
6	Konstruksi / Construction	872,996	-	-	19,337	717	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	5,489,816	-	-	-	11,806	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	383,387	-	-	100,000	132	-
10	Perantara Keuangan / Financial Intermediary	21,848,643	-	-	-	7,222	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	750,385	-	-	-	2,981	-
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	40,095	-	-	-	123	-
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	35,877	-	-	-	-	-
20	Lainnya / Others	342,105	-	-	-	-	-
Jumlah / Total		55,300,071	-	-	119,337	64,387	-

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 2019 / June 30, 2019		30 Juni 2018 / June 30, 2018	
		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	10,777	64,113	126,449	71,509
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Additional (reversal) allowance for impairment losses during the year (Net)	(10,651)	(15,378)	(8,304)	(9,322)
	2.a Pembentukan CKPN pada periode berjalan / Additional allowance for impairment losses during the year	-	8,577	-	8,448
	2.b Pemulihan CKPN pada periode berjalan / Reversal allowance for impairment losses during the year	(10,651)	(23,955)	(8,304)	(17,770)
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	(126)	(495)	1,192	2,200
	Saldo akhir CKPN / Ending Balance	-	48,240	119,337	64,387

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 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	-	-	-	-	8,319,210	-	-	-	-	-	-	-	2,306,548	10,625,758	
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	906,201	4,837,502	297,082	39,354	-	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jumlah / Total			484,407	6,512,121	3,947,347	15,214,016	650,631	268,576	-	-	-	-	-	45,500,402	72,577,500	

30 Juni 2018 / June 30, 2018															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	-	-	-	-	8,586,455	-	-	-	-	-	-	-	-	8,586,455	
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	2,827,795	653,794	121,261	-	-	-	-	-	207,176	3,810,026	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / Receivables on Banks	64,811	149,692	1,390,198	330,104	604,804	-	-	-	-	-	-	-	2,521,735	5,061,344	
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	6,386	6,386	
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	-	-	-	-	-	-	-	-	-	-	-	-	30,487	30,487	
9	Tagihan kepada Korporasi / Receivables on Corporate	314,602	3,745,253	2,708,148	1,202,388	119,860	-	-	-	-	-	-	-	38,364,882	46,455,133	
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	341,108	341,108	
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jumlah / Total			379,413	3,894,945	4,098,346	12,946,742	1,378,458	121,261	-	-	-	-	-	41,471,774	64,290,939	

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 2019 / June 30, 2019							30 Juni 2018 / June 30, 2018								
		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	665,037	1,803,402	245,818	24,161	12,833	76,229	-	76,229	340,060	2,265,230	415,570	25,818	24,419	86,816	-	86,816
2	Nilai Tukar / Foreign Exchange	17,016,599	7,346,454	388,485	323,318	310,027	1,285,908	-	1,285,908	18,210,940	5,897,609	382,593	497,077	424,278	1,447,439	-	1,447,439
3	Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	17,681,636	9,149,856	634,303	347,479	322,860	1,362,137	-	1,362,137	18,551,000	8,162,839	798,163	522,895	448,697	1,534,255	-	1,534,255

(b) Transaksi *Repo*

Bank tidak memiliki eksposur pada pengungkapan ini.

(c) Transaksi *Reverse Repo*

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 9 Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual/

Tabel 9 Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Bank Only

(jutaan Rupiah / million Rupiah)

No	Kategori Portfolio	30 Juni 2019 / June 30, 2019										ATMR	Beban Modal	30 Juni 2018 / June 30, 2018										ATMR	Beban Modal					
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit												Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit																
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya			0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya							
A Ekspor Neraca / Balance Sheet Exposures																														
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	10,409,270	-	-	-	-	-	-	-	-	-	-	-	8,558,902	-	-	-	-	-	-	-	-	-	-	-	-	-			
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	3,168,934	285,204	-	-	-	-	-	-	-	-	-	-	-	1,813,030	163,173			
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
4	Tagihan Kepada Bank / Receivables on Banks	-	1,462,960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	4,394	395	-	-	-	-	-	-	-	-	-	-	-	-	-			
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	12,555	-	-	-	-	-	-	-	-	-	-	6,386	-	-	-	-	-	-	-	-	-	-	-	-			
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	15,287	1,376	-	-	-	-	-	-	-	-	-	-	30,487	22,865	2,058			
9	Tagihan Kepada Korporasi / Receivables on Corporate	7,346	6,043,429	-	-	-	-	-	-	-	-	-	34,292,730	3,086,346	17,078	3,870,020	-	-	-	-	-	-	-	-	6,982,862	28,091,816	32,357,251	2,912,153		
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
11	Aset Lainnya / Other Assets	5,272	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
12	Ekspor di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Total Ekspor Neraca	10,421,888	7,506,389	12,555	-	-	-	-	-	-	16,537,934	20,383	29,241,013	230,097	-	39,376,085	3,543,848	8,582,184	5,426,902	6,386	-	-	-	-	12,412,511	30,487	28,722,264	-	36,039,000	3,243,510
B Ekspor Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures																														
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	211,913	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	39,354	39,354	-	-	-	-	-	-	-	-	-	-	-	358,250	121,261	300,386	27,035	
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	636	255,836	-	-	-	-	-	-	-	-	-	4,425,417	4,247	-	-	-	-	-	-	-	-	-	-	-	4,575,667	2,390,721	4,704,565	423,411	
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11	Ekspor di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Total Ekspor TRA	212,549	255,836	-	-	-	-	-	-	-	4,425,417	-	2,347,056	4,247	-	4,617,302	415,557	130,051	-	-	-	-	-	-	4,933,917	-	2,511,982	-	5,004,951	450,446
C Ekspor akibat Kegagalan Pihak Lawan / Counterparty Credit Risk																														
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	4,575	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,729	336	
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	-	200,132	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Tagihan Kepada Korporasi / Receivables on Corporate	-	-	113,363	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Ekspor di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Total Ekspor Counterparty Credit Risk	4,575	313,495	-	-	-	-	-	-	-	546,407	-	497,659	-	1,428,444	128,560	27,553	287,864	-	-	-	-	-	-	716,246	-	502,592	-	1,694,834	152,535

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 2019 / June 30, 2019					Tagihan Bersih / Net Receivable	30 Juni 2018 / June 30, 2018				
			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	
A Eksposur Neraca / Balance Sheet Exposures													
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	10,409,270	-	-	-	-	10,409,270	8,558,902	-	-	-	-	8,558,902
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	6,040,785	1,130,200	-	-	-	4,910,585	3,330,515	-	-	-	-	3,330,515
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	3,686,855	-	-	-	-	3,686,855	3,951,560	-	-	-	-	3,951,560
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	12,555	-	-	-	-	12,555	6,386	-	-	-	-	6,386
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	30,487	-	-	-	-	30,487
9	Tagihan Kepada Korporasi / Receivables on Corporate	43,310,061	6,818,452	564,610	-	-	35,926,999	38,961,776	4,442,102	577,492	-	-	33,942,182
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	490,350	-	-	-	-	490,350	341,108	-	-	-	-	341,108
Total Eksposur Neraca		63,970,259	7,948,652	564,610	-	-	55,456,997	55,180,734	4,442,102	577,492	-	-	50,161,140
B Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures													
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	479,511	-	-	-	-	479,511
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	6,993,838	3,684,104	740,955	-	-	2,568,779	7,096,439	4,199,980	375,687	-	-	2,520,772
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
Total Eksposur TRA		7,245,105	3,684,104	740,955	-	-	2,820,046	7,575,950	4,199,980	375,687	-	-	3,000,283
C Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk													
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	4,575	-	-	-	-	4,575	27,553	-	-	-	-	27,553
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	660,642	-	-	-	-	660,642	1,109,785	-	-	-	-	1,109,785
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	696,919	-	-	-	-	696,919	396,918	-	-	-	-	396,918
7	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
Total Eksposur Counterparty Credit Risk		1,362,136	-	-	-	-	1,362,136	1,534,256	-	-	-	-	1,534,256
Total (A+B+C)		72,577,500	11,632,756	1,305,565	-	-	59,639,179	64,290,940	8,642,082	953,179	-	-	54,695,679

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 2019 / June 30, 2019			30 Juni 2018 / June 30, 2018		
		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	10,409,270	-	-	8,558,902	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	6,040,785	3,168,934	3,168,934	3,330,515	1,813,030	1,813,030
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	3,686,855	1,409,662	1,409,662	3,951,560	1,508,715	1,508,715
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	12,555	4,394	4,394	6,386	2,235	2,235
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	15,287	15,287	30,487	22,865	22,865
9	Tagihan Kepada Korporasi / Receivables on Corporate	43,310,061	37,986,865	34,292,730	38,961,776	34,875,587	32,357,251
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	490,350	-	485,078	341,108	-	334,904
TOTAL		63,970,259	42,585,142	39,376,085	55,180,734	38,222,432	36,039,000

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 2019 / June 30, 2019			30 Juni 2018 / June 30, 2018		
		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	479,511	300,386	300,386
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	6,993,838	6,504,824	4,577,948	7,096,439	6,655,753	4,704,565
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
TOTAL		7,245,105	6,544,178	4,617,302	7,575,950	6,956,139	5,004,951

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 2019 / June 30, 2019			30 Juni 2018 / June 30, 2018		
		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	4,575	-	-	27,553	-	-
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	660,642	271,208	271,208	1,109,784	596,452	596,452
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	696,919	562,354	562,354	396,918	321,837	321,837
7	Eksposur Tertimbang dari <i>Credit Valuation adjustment</i> (CVA)	-	-	594,882	-	-	776,545
TOTAL		1,362,136	833,562	1,428,444	1,534,255	918,289	1,694,834

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 2019 / June 30, 2019			30 Juni 2018 / June 30, 2018		
		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	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-

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 2019 / June 30, 2019		30 Juni 2018 / June 30, 2018	
		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.	-	-	-	-
TOTAL		-	-	-	-

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

(jutaan Rupiah / million Rupiah)

	30 Juni 2019 / June 30, 2019	30 Juni 2018 / June 30, 2018
TOTAL ATMR RISIKO KREDIT / TOTAL RWA - CREDIT RISK	45,421,831	42,738,785
TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR	-	-