

Tabel 1 Pengungkapan Kuantitatif Struktur Permodalan Bank Asing

Table 1 Capital Structure Quantitative Disclosures Foreign Banks

(dalam jutaan rupiah - in million rupiah)

KOMPONEN MODAL CAPITAL COMPONENT		30 Juni 2019 / 30 June 2019	30 Juni 2018 / 30 June 2018
(1)	(2)	(3)	(4)
I KOMPONEN MODAL / CAPITAL COMPONENT			
A Dana Usaha / Operating Funds			
1	Dana Usaha / Operating Funds	3,293,273	2,292,800
2	Modal disetor / paid-in capital	363	363
B Cadangan / Reserve			
1	Cadangan umum / general reserve	-	-
2	Cadangan tujuan / appropriate reserve	-	-
C Laba (rugi) tahun-tahun lalu yang dapat diperhitungkan (100%) Income (loss) previous years which can be calculated (100%)		336,188	209,778
D Laba (rugi) tahun berjalan yang dapat diperhitungkan (50%) Profit (loss) for the year which can be calculated (50%)		112,901	34,458
E Dana setoran modal / Fund capital contribution		-	-
F Pendapatan komprehensif lainnya: kerugian berasal dari penurunan penyertaan dalam kelompok tersedia untuk dijual (100%) Other comprehensive income: investment losses from the decline in available-for-sale (100%)		-	-
G Pendapatan komprehensif lainnya: keuntungan berasal dari peningkatan penyertaan dalam kelompok tersedia untuk dijual (45%) Other comprehensive income: gains from increased investments in available-for-sale (45%)		6,467	-
H Revaluasi aset tetap (45%) / Revaluation of fixed assets (45%)		-	-
I Selisih kurang antara PPA dan cadangan kerugian penurunan nilai atas aset produktif Differences between the Asset Allowance and the allowance for impairment losses on earning assets		(69,429)	(47,099)
J Penyisihan Penghapusan Aset (PPA) atas aset non produktif yang wajib dihitung Asset Allowance (PPA) on non-productive assets that must be counted		-	-
K Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading book Difference in number of adjustments to fair value of financial instruments in the trading book		-	-
L Cadangan umum aset produktif (maks. 1,25% dari ATMR) General reserve on earning assets (max. 1.25% of RWA)		53,514	37,830
M Faktor pengurang modal / Deduction from capital Eksposur sekuritisasi / Securitization Exposures		-	-
II MODAL BANK ASING (Jumlah A s.d L - M) FOREIGN CAPITAL BANK (Total A s.d L - M)		3,733,277	2,528,130
III ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT RISK WEIGHTED ASSETS (RWA) CREDIT RISK		4,269,444	2,931,535
IV ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL RISK WEIGHTED ASSETS (RWA) OPERATIONAL RISK		552,885	398,190
V ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR / RISK WEIGHTED ASSETS (RWA) MARKET RISK			
A.	Metode Standar / Standardized Method	664,374	170,878
B.	Model Internal / Internal Models		
VI RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM UNTUK RISIKO KREDIT, RISIKO OPERASIONAL DAN RISIKO PASAR [II : (III + IV + V)] CAPITAL ADEQUACY RATIO FOR CREDIT RISK, AND OPERATIONAL RISK MARKET RISK [II: (III + IV + V)]		68.04%	72.22%

Tabel 2.1 Pengungkapan Tagihan Bersih Berdasarkan Wilayah
Table 2.1 Disclosure of Net Receivables by Area

(dalam jutaan rupiah - in million rupiah)

No	Kategori Portofolio Portfolio Category	30 Juni 2019 / 30 June 2019				30 Juni 2018 / 30 June 2018			
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Area				Tagihan Bersih Berdasarkan Wilayah Net Receivables by Area			
		Jakarta Jakarta	Diluar Jakarta Outside Jakarta	Diluar Indonesia Outside Indonesia	Total	Jakarta Jakarta	Diluar Jakarta Outside Jakarta	Diluar Indonesia Outside Indonesia	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>	5,430,024	-	-	5,430,024	5,087,440	-	-	5,087,440
2	Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Banks and International Institutions</i>	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / <i>Receivables on Banks</i>	1,352,788	-	-	1,352,788	1,426,703	-	-	1,426,703
5	Kredit Beragun Rumah Tinggal / <i>Loans Secured by Residential Property</i>	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial / <i>Loans Secured by Commercial Real Estate</i>	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee / <i>Retired Loans</i>	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business & Retail Portfolio</i>	8,412	-	-	8,412	9,470	-	-	9,470
9	Tagihan kepada Korporasi / <i>Receivables on Corporate</i>	5,089,349	-	-	5,089,349	2,735,541	-	-	2,735,541
10	Tagihan yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-
11	Aset Lainnya / <i>Other Assets</i>	577,098	-	-	577,098	89,199	-	-	89,199
	Total	12,457,671	-	-	12,457,671	9,348,353	-	-	9,348,353

Tabel 2.2 Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak
Table 2.2 Disclosure of Net Receivables by Contractual Maturity

(dalam jutaan rupiah - in million rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2019 / 30 June 2019							30 Juni 2018 / 30 June 2018						
		Tagihan bersih berdasarkan sisa jangka waktu kontrak							Tagihan bersih berdasarkan sisa jangka waktu kontrak						
		Net Receivables by Residual Maturity							Net Receivables by Residual Maturity						
		< 1 tahun < 1 Year	>1 thn s.d. 3 thn >1 Year s.d. 3 Year	>3 thn s.d. 5 thn >3 Year s.d. 5 Year	> 5 thn > 5 Year	Non-Kontraktual	Total	< 1 tahun < 1 Year	>1 thn s.d. 3 thn >1 Year s.d. 3 Year	>3 thn s.d. 5 thn >3 Year s.d. 5 Year	> 5 thn > 5 Year	Non-Kontraktual	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
1	Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>	5,430,024	-	-	-	-	5,430,024	5,087,440	-	-	-	-	-	5,087,440	
2	Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Banks and International Institutions</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / <i>Receivables on Banks</i>	1,352,788	-	-	-	-	1,352,788	1,426,703	-	-	-	-	-	1,426,703	
5	Kredit Beragun Rumah Tinggal / <i>Loans Secured by Residential Property</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Kredit Beragun Properti Komersial / <i>Loans Secured by Commercial Real Estate</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan Employee / <i>Retired Loans</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business & Retail Portfolio</i>	4,475	1,149	1,006	1,782	-	8,412	194	1,334	1,011	6,923	8	9,470		
9	Tagihan kepada Korporasi / <i>Receivables on Corporate</i>	5,079,497	-	-	-	9,852	5,089,349	2,735,541	-	-	-	-	2,735,541		
10	Tagihan yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-	-	-	-	-		
11	Aset Lainnya / <i>Other Assets</i>	-	-	-	-	577,098	577,098	-	-	-	-	89,199	89,199		
Total		11,866,784	1,149	1,006	1,782	586,950	12,457,671	9,249,878	1,334	1,011	6,923	89,207	9,348,353		

Tabel 2.3 Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi
Table 2.3 Disclosure of Net Receivables by Economic Sectors

(dalam jutaan rupiah - in million rupiah)

No.	Sektor Ekonomi / Economic Sectors	Tagihan Kepada Bank Pembangunan										Tagihan yang Telah Jatuh Tempo / Past Due Receivables	Aset Lainnya / Other Assets
		Tagihan Kepada Pemerintah / Receivables on Sovereigns	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	Tagihan Kepada 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			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
30 Juni 2019 / 30 June 2019													
1	Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	-	-	-	
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	
3	Pertambangan dan Penggalian / Mining and Quarrying	-	-	-	-	-	-	-	-	-	-	-	
4	Industri pengolahan / Manufacturing	-	-	-	-	-	-	-	-	1,930,948	-	-	
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	-	-	-	-	-	-	-	-	-	-	
6	Konstruksi / Construction	-	-	-	-	-	-	-	-	-	-	-	
7	Perdagangan besar dan eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	1,982,852	-	-	
8	Penyediaan akomodasi dan penyediaan makan minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	
9	Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	135,181	-	-	
10	Perantara keuangan / Financial Intermediary	-	-	-	-	1,352,788	-	-	-	971,156	-	-	
11	Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	69,212	-	-	
12	Administrasi Pemerintahan, 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 dan perorangan lainnya / Public, Socio-Culture, Entertainment and Other Personal S	-	-	-	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	8,412	-	-	-	
20	Lainnya / Others	5,430,024	-	-	-	-	-	-	-	-	-	577,098	
Total		5,430,024	-	-	-	1,352,788	-	-	8,412	5,089,349	-	577,098	
30 Juni 2018 / 30 June 2018													
1	Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	-	-	-	
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	
3	Pertambangan dan Penggalian / Mining and Quarrying	-	-	-	-	-	-	-	-	-	-	-	
4	Industri pengolahan / Manufacturing	-	-	-	-	-	-	-	-	1,893,926	-	-	
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	-	-	-	-	-	-	-	-	-	-	
6	Konstruksi / Construction	-	-	-	-	-	-	-	-	-	-	-	
7	Perdagangan besar dan eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	263,162	-	-	
8	Penyediaan akomodasi dan penyediaan makan minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	
9	Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	-	-	-	
10	Perantara keuangan / Financial Intermediary	-	-	-	-	1,426,703	-	-	-	494,727	-	-	
11	Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	-	-	-	
12	Administrasi Pemerintahan, 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 dan perorangan lainnya / Public, Socio-Culture, Entertainment and Other Personal S	-	-	-	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	7,335	-	2,135	-	-	-	
20	Lainnya / Others	5,087,440	-	-	-	-	-	-	-	-	83,726	89,199	
Total		5,087,440	-	-	-	1,426,703	7,335	-	2,135	-	2,735,541	89,199	

Tabel 2.4 Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah
Table 2.4 Disclosure of Receivables and Provisioning based on Area

(dalam jutaan rupiah - in million rupiah)

No.	Keterangan Description	30 Juni 2019 / 30 June 2019				30 Juni 2018 / 30 June 2018			
		Wilayah Area			Total	Wilayah Area			Total
		Jakarta	Diluar Jakarta Outside Jakarta	Diluar Indonesia Outside Indonesia		Jakarta	Diluar Jakarta Outside Jakarta	Diluar Indonesia Outside Indonesia	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Tagihan Receivables /	12,457,671	-	-	12,457,671	9,348,353	-	-	9,348,353
2	Tagihan yang mengalami penurunan nilai (<i>impaired</i>) 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	-	-	-	-	-	-	-	-
5	Tagihan yang dihapus buku / Written-Off Receivables	-	-	-	-	-	-	-	-
	Total	12,457,671	-	-	12,457,671	9,348,353	-	-	9,348,353

Tabel 2.5 Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi
Table 2.5 Disclosure of Receivables and Provisioning based on Economic Sectors

(dalam jutaan rupiah - in 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			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
30 Juni 2019 / 30 June 2019							
1	Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	-	-	-	-	-
4	Industri pengolahan / Manufacturing	1,930,948	-	-	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	-	-	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-
7	Perdagangan besar dan eceran / Wholesale and Retail Trad	1,982,852	-	-	-	-	-
8	Penyediaan akomodasi dan penyediaan makan minum / Hotel and Food & Beverage	-	-	-	-	-	-
9	Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	135,181	-	-	-	-	-
10	Perantara keuangan / Financial Intermediary	2,323,944	-	-	-	-	-
11	Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Rental and Business Services	69,212	-	-	-	-	-
12	Administrasi Pemerintahan, 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 dan perorangan lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-
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	8,412	-	-	-	-	-
20	Lainnya / Others	6,007,122	-	-	-	-	-
Total		12,457,671	-	-	-	-	-
30 Juni 2018 / 30 June 2018							
1	Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	-	-	-	-	-
4	Industri pengolahan / Manufacturing	1,893,926	-	-	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	-	-	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-
7	Perdagangan besar dan eceran / Wholesale and Retail Trad	263,162	-	-	-	-	-
8	Penyediaan akomodasi dan penyediaan makan minum / Hotel and Food & Beverage	-	-	-	-	-	-
9	Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-
10	Perantara keuangan / Financial Intermediary	1,921,430	-	-	-	-	-
11	Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-
12	Administrasi Pemerintahan, 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 dan perorangan lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-
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	9,470	-	-	-	-	-
20	Lainnya / Others	5,260,365	-	-	-	-	-
Total		9,348,353	-	-	-	-	-

Tabel 2.6 Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai
Table 2.6 *Movements of Impairment Provision Disclosure*

(dalam jutaan rupiah - *in million Rupiah*)

No.	Keterangan / <i>Description</i>	30 Juni 2019 / 30 June 2019		30 Juni 2018 / 30 June 2018	
		CKPN Individual / <i>Allowance for Impairment Losses - Individual</i>	CKPN Kolektif / <i>Allowance for Impairment Losses - Collective</i>	CKPN Individual / <i>Allowance for Impairment Losses - Individual</i>	CKPN Kolektif / <i>Allowance for Impairment Losses - Collective</i>
(1)	(2)	(3)	(4)	(5)	(6)
1	Saldo awal CKPN <i>Beginning Balance / Allowance for Impairment Losses</i>	-	-	-	-
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / <i>Beginning Balance - Allowance for Impairment Losses</i>	-	-	-	-
	2.a Pembentukan CKPN pada periode berjalan / <i>Additional allowance for impairment losses during the year</i>	-	-	-	-
	2.b Pemulihan CKPN pada periode berjalan / <i>Reversal allowance for impairment losses during the year</i>	-	-	-	-
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan / <i>Allowance for impairment losses used for written off receivables during the year</i>	-	-	-	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan / <i>Other additional (reversal) of allowance during the year</i>	-	-	-	-
	Saldo akhir CKPN <i>Ending Balance</i>	-	-	-	-

Tabel 3 Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat
Table 3 Disclosure of Net Receivables by Portfolio and Rating Category

(dalam jutaan rupiah - in million rupiah)

		30 Juni 2019 / 30 June 2019														
No	Kategori Portofolio / Portfolio Category	Lembaga Pemeringkat / Rating Company	Tagihan Bersih / Net Receivables										Tanpa Peringkat Unrated	Total		
			Peringkat Jangka Panjang / Long Term Rating					Peringkat Jangka Pendek / Short Term Rating								
			Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2			A-3	Kurang dari A-3
			Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2			F3	Kurang dari F3
			Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-2	P-3	Kurang dari P-3		
			PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)		
			PT Pemeringkat Elek Indone	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	5,430,024	5,430,024
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	1,352,788	1,352,788
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	-	-	-	-	-	-	-	-	-	-	-	-	-	8,412	8,412
9	Tagihan kepada Korporasi / Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-	-	5,089,349	5,089,349
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	577,098	577,098
11	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	12,457,671	12,457,671

		30 Juni 2018 / 30 June 2018														
No	Kategori Portofolio / Portfolio Category	Lembaga Pemeringkat / Rating Company	Tagihan Bersih / Net Receivables										Tanpa Peringkat Unrated	Total		
			Peringkat Jangka Panjang / Long Term Rating					Peringkat Jangka Pendek / Short Term Rating								
			Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2			A-3	Kurang dari A-3
			Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2			F3	Kurang dari F3
			Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-2	P-3	Kurang dari P-3		
			PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)		
			PT Pemeringkat Elek Indone	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	5,087,440	5,087,440
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	1,426,703	1,426,703
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	-	-	-	-	-	-	-	-	-	-	-	-	-	9,470	9,470
9	Tagihan kepada Korporasi / Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-	-	2,735,541	2,735,541
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	89,199	89,199
11	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	9,348,353	9,348,353

Tabel 3.1 Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Derivatif
Table 3.1 Disclosure of Counterparty Credit Risk : Derivative Transaction

(dalam jutaan rupiah - in million rupiah)

No	Variabel yang Mendasari / Underlying Variables	30 Juni 2019 / 30 June 2019							30 Juni 2018 / 30 June 2018								
		Notional Amount			Tagihan Derivatif / Derivative Receivables	Kewajiban Derivatif / Derivative Liabilities	Tagihan Bersih sebelum MRK / Net Receivables before CRM	MRK CRM	Tagihan Bersih setelah MRK / Net Receivables after CRM	Notional Amount			Tagihan Derivatif / Derivative Receivables	Kewajiban Derivatif / Derivative Liabilities	Tagihan Bersih sebelum MRK / Net Receivables before CRM	MRK CRM	Tagihan Bersih setelah MRK / Net Receivables 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Nilai Tukar / Foreign Exchange	23,904,194	-	-	131,380	156,019	246,886	-	246,886	19,449,695	-	-	121,130	108,785	255,581	-	255,581
3	Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	23,904,194	-	-	131,380	156,019	246,886	-	246,886	19,449,695	-	-	121,130	108,785	255,581	-	255,581

Tabel 4.1 Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit
Table 4.1 Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation

No.	Kategori Portofolio / Portfolio Category	30 Juni 2019 / 30 June 2019											30 Juni 2018 / 30 June 2018											(dalam jutaan rupiah - in million rupiah)			
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Receivables after Calculation of Credit Risk Mitigation Impact											ATMR / RWA	Beban Modal / Capital Charge	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Receivables after Calculation of Credit Risk Mitigation Impact											ATMR / RWA	Beban Modal / Capital Charge
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya	0%			20%	35%	40%	45%	50%	75%	100%	150%	Lainnya				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)		
A Ekspor Neraca / Balance Sheet Exposures																											
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	5,430,024	-	-	-	-	-	-	-	-	-	-	-	-	#####	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	905,518	-	-	-	447,270	-	-	-	-	404,739	32,379	#####	340,158	-	-	-	9,141	-	-	-	-	-	72,602	5,808	
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	-	-	-	-	-	-	1,310	7,102	-	-	8,084	647	-	-	-	-	-	-	-	-	-	-	9,470	-	9,470	758
9	Tagihan kepada Korporasi / Receivables on Corporate	-	2,417,225	-	-	-	-	-	#####	-	-	3,155,569	252,446	-	-	-	-	-	-	-	-	-	#####	-	2,735,541	218,843	
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	5,046	-	-	-	-	-	-	-	572,052	-	572,052	45,764	3,785	-	-	-	-	-	-	-	-	85,414	-	85,414	6,833	
Total Ekspor Neraca / Total Exposures - Balance Sheet		5,435,070	3,322,743	-	-	-	447,270	1,310	#####	-	-	4,140,444	331,236	#####	340,158	-	-	-	9,141	-	#####	-	-	2,903,027	232,242		
B Ekspor Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures																											
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Loans Secured by Commercial 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	5,387,262	7,182	-	-	-	48,072	-	-	-	-	25,472	2,038	#####	27,771	-	-	-	-	-	-	-	-	45,906	-	28,508	2,281
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Ekspor TRA Total Exposures / Off Balance Sheets		5,387,262	7,182	-	-	-	48,072	-	-	-	-	25,472	2,038	#####	27,771	-	-	-	-	-	-	-	45,906	-	28,508	2,281	
C Ekspor akibat Kegagalan Pihak Lawan / Counterparty Credit Risk																											
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi / Receivables on Corporate	-	-	-	-	-	-	-	-	103,528	-	103,528	8,282	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Ekspor Counterparty Credit Risk / Total Exposures - Counterparty Credit Risk		-	-	-	-	-	-	103,528	-	103,528	-	103,528	8,282	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (A+B+C)		#####	3,329,925	-	-	-	495,342	1,310	#####	-	-	4,269,444	341,556	#####	367,929	-	-	-	55,047	-	#####	-	-	2,931,535	234,523		

Tabel 4.2 Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit
Table 4.2 Disclosure of Net Receivables and Credit Risk Mitigation Techniques

(dalam jutaan rupiah - in million rupiah)

No	Kategori Portofolio / Portfolio Category	30 Juni 2019 / 30 June 2019					30 Juni 2018 / 30 June 2018						
		Tagihan Bersih / Net Receivables	Bagian Yang Dijamin Dengan / Portion Secured by			Tidak Dijamin / Unsecured Portion	Tagihan Bersih / Net Receivables	Bagian Yang Dijamin Dengan / Portion Secured by			Tidak Dijamin / Unsecured Portion		
			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 Exposures													
1	Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>	5,430,024	-	-	-	5,430,024	-	5,087,440	-	-	-	5,087,440	-
2	Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Banks and International Institutions</i>	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / <i>Receivables on Banks</i>	1,352,788	-	649,865	-	-	702,923	1,426,703	-	659,180	-	-	767,523
5	Kredit Beragun Rumah Tinggal / <i>Loans Secured by Residential Property</i>	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial / <i>Loans Secured by Commercial Real Estate</i>	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan / <i>Employee/Retired Loans</i>	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business & Retail Portfolio</i>	8,412	7,102	-	-	-	1,310	9,470	7,335	-	-	-	2,135
9	Tagihan kepada Korporasi / <i>Receivables on Corporate</i>	5,089,349	-	2,417,225	-	-	2,672,124	2,735,541	-	1,103,410	-	-	1,632,131
10	Tagihan yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / <i>Other Assets</i>	577,098	-	-	-	5,046	572,052	89,199	-	-	-	3,785	85,414
Total Eksposur Neraca / Total Exposures - Balance Sheet		12,457,671	7,102	3,067,090	-	5,435,070	3,948,409	9,348,353	7,335	1,762,590	-	5,091,225	2,487,203
B Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures													
1	Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Banks and International Institutions</i>	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / <i>Receivables on Banks</i>	-	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal / <i>Loans Secured by Residential Property</i>	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial / <i>Loans Secured by Commercial Real Estate</i>	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan / <i>Employee/Retired Loans</i>	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business & Retail Portfolio</i>	-	-	-	-	-	-	-	-	-	-	-	-
9	Tagihan kepada Korporasi / <i>Receivables on Corporate</i>	5,442,516	-	-	-	-	5,442,516	3,237,779	-	-	-	-	3,237,779
10	Tagihan yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-	-	-	-	-
Total Eksposur TRA / Total Exposures - Off Balance Sheets		5,442,516	-	-	-	-	5,442,516	3,237,779	-	-	-	-	3,237,779
C Eksposur akibat Kegagalan Pihak Lawan Counterparty Credit Risk													
1	Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Banks and International Institutions</i>	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / <i>Receivables on Banks</i>	-	-	-	-	-	-	-	-	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business & Retail Portfolio</i>	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi / <i>Receivables on Corporate</i>	103,528	-	-	-	-	103,528	-	-	-	-	-	-
Total Eksposur Counterparty Credit Risk / Total Exposures - Counterparty Credit Risk		103,528	-	-	-	-	103,528	-	-	-	-	-	-
Total (A+B+C)		18,003,714	7,102	3,067,090	-	5,435,070	9,494,452	12,586,132	7,335	1,762,590	-	5,091,225	5,724,982

Tabel 5.2 Pengungkapan Ringkasan Aktivitas Transaksi Sekuritisasi Bank Bertindak Sebagai Kreditur Asal
Table 5.2 Securitization Transaction Activity Summary Disclosure Act As Originator Bank

(dalam jutaan rupiah - in million rupiah)

No.	Aset yang mendasari / Underlying Asset	30 Juni 2019 / 30 June 2019		30 Juni 2018 / 30 June 2018	
		Nilai Aset Yang Disekuritisasi / Value of securitized assets	Keuntungan (Kerugian) Penjualan / Gain (Loss) on Sale	Nilai Aset Yang Disekuritisasi / Value of securitized assets	Keuntungan (Kerugian) Penjualan / Gain (Loss) on Sale
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Banks and International Institutions</i>	-	-	-	-
4	Tagihan Kepada Bank / <i>Receivables on Banks</i>	-	-	-	-
5	Kredit Beragun Rumah Tinggal / <i>Loans Secured by Residential Property</i>	-	-	-	-
6	Kredit Beragun Properti Komersial / <i>Loans Secured by Commercial Real Estate</i>	-	-	-	-
7	Kredit Pegawai/Pensiunan / <i>Employee/Retired Loans</i>	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business & Retail Portfolio</i>	-	-	-	-
9	Tagihan kepada Korporasi / <i>Receivables on Corporate</i>	-	-	-	-
10	Aset Lainnya / <i>Other Assets</i>	-	-	-	-
Total		-	-	-	-

Tabel 6.1 Perhitungan ATMR Risiko Kredit Pendekatan Standar : Eksposur Aset di Neraca
Table 6.1 Calculation of Risk Weighted Assets for Credit Risk under Standardized Approach: On Balance Sheet Assets Exposures

		30 Juni 2019 / 30 June 2019			30 Juni 2018 / 30 June 2018		
No	Kategori Portofolio / Portfolio Category	Tagihan Bersih / Net Receivable	ATMR Sebelum MRK / RWA before CRM	ATMR Setelah MRK / RWA after CRM	Tagihan Bersih / Net Receivable	ATMR Sebelum MRK / RWA before CRM	ATMR Setelah MRK / RWA after CR
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	5,430,024	-	-	5,087,440	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	1,352,788	404,739	404,739	1,426,703	141,543	72
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	8,412	8,412	8,084	9,470	10,104	9
9	Tagihan kepada Korporasi / Receivables on Corporate	5,089,349	5,089,349	3,155,569	2,735,541	3,565,417	2,735
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	577,098	572,052	572,052	89,199	57,809	85
	TOTAL	12,457,671	6,074,552	4,140,444	9,348,353	3,774,873	2,903

Tabel 6.2 Pengungkapan Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif
Table 6.2 Calculation of Risk Weighted Assets for Credit Risk under Standardized Approach: Off Balance Sheet Commitment/Contingency Exposures

		30 Juni 2019 / 30 June 2019			30 Juni 2018 / 30 June 2018		
No	Kategori Portofolio / Portfolio Category	Tagihan Bersih / Net Receivable	ATMR Sebelum MRK / RWA before CRM	ATMR Setelah MRK / RWA after CRM	Tagihan Bersih / Net Receivable	ATMR Sebelum MRK / RWA before CRM	ATMR Setelah MRK / RWA after CR
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial 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	5,442,516	25,472	25,472	3,237,779	2,004,071	28
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
	TOTAL	5,442,516	25,472	25,472	3,237,779	2,004,071	28

Tabel 6.3 Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)
Table 6.3 Calculation of Risk Weighted Assets for Credit Risk under Standardized Approach: Counterparty Credit Risk Exposures

		30 Juni 2019 / 30 June 2019			30 Juni 2018 / 30 June 2018		
No	Kategori Portofolio / Portfolio Category	Tagihan Bersih / Net Receivable	ATMR Sebelum MRK / RWA before CRM	ATMR Setelah MRK / RWA after CRM	Tagihan Bersih / Net Receivable	ATMR Sebelum MRK / RWA before CRM	ATMR Setelah MRK / RWA after CR
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables on Corporate	100,144	100,144	100,144	-	-	-
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA) Weighted Exposure from CVA	3,384	3,384	3,384	-	-	-
	TOTAL	103,528	103,528	103,528	-	-	-

Tabel 6.4 Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk)
Table 6.4 Disclosure of Potential Credit Risk exposure due to failure of settlement (settlement risk)

		30 Juni 2019 / 30 June 2019			30 Juni 2018 / 30 June 2018		
No	Jenis Transaksi / Transactions	Nilai Eksposur / Exposure	Beban Modal / Capital Charge	ATMR Setelah MRK / RWA after CRM	Nilai Eksposur / Exposure	Beban Modal / Capital Charge	ATMR Setelah MRK / RWA after CR
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Delivery versus payment	-	-	-	-	-	-
	a. Beban Modal 8% (5- 15 hari) Capital charges 8% (5-15 days)	-	-	-	-	-	-
	b. Beban Modal 50% (16-30 hari) Capital charges 50% (16-30 days)	-	-	-	-	-	-
	c. Beban Modal 75% (31-45 hari) Capital charges 75% (31-45 days)	-	-	-	-	-	-
	d. Beban Modal 100% (lebih dari 45 hari) Capital charges 100% (more than 45 days)	-	-	-	-	-	-
2	Non-delivery versus payment	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-

Tabel 6.5 Pengungkapan Eksposur Sekuritisasi
Table 6.5 Disclosure of Securitization Exposures

		30 Juni 2019 / 30 June 2019		30 Juni 2018 / 30 June 2018	
No	Jenis Transaksi / Transactions	Beban Modal / Capital Charge	ATMR / RWA	Beban Modal / Capital Charge	ATMR / RWA
(1)	(2)	(3)	(4)	(3)	(4)
1	Fasilitas Kredit Pendukung yang memenuhi persyaratan / Eligible Credit facilities	-	-	-	-
2	Fasilitas Kredit Pendukung yang tidak memenuhi persyaratan / Credit facilities which do not meet the requirements	-	-	-	-
3	Fasilitas Likuiditas yang memenuhi persyaratan / Liquidity facilities that meet the requirements	-	-	-	-
4	Fasilitas Likuiditas yang tidak memenuhi persyaratan / Liquidity facilities that do not meet the requirements	-	-	-	-
5	Pembelian Efek Beragun Aset yang memenuhi persyaratan / Purchase of Asset-Backed Securities that meet the requirements	-	-	-	-
6	Pembelian Efek Beragun Aset yang tidak memenuhi persyaratan / Purchase of Asset-Backed Securities that do not meet the requirements	-	-	-	-
7	Eksposur Sekuritisasi yang tidak tercakup dalam ketentuan Bank Indonesia mengenai prinsip-prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum / Securitisation exposures that are not covered by the provisions of Bank Indonesia	-	-	-	-
	TOTAL	-	-	-	-

Tabel 6.6 Pengungkapan Total Pengukuran Risiko Kredit

		30 Juni 2019 / 30 June 2019		30 Juni 2018 / 30 June 2018	
1	TOTAL ATMR RISIKO KREDIT Total RWA for Credit Risk	4,269,444	2,931,535	-	-
2	TOTAL FAKTOR PENGURANG MODAL / Total Capital Deduction Factor	-	-	-	-
	TOTAL	4,269,444	2,931,535	-	-

Tabel 7.1 Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar
Table 7.1 Disclosure of Market Risk Using Standardized Method

(dalam jutaan rupiah - million rupiah)

No.	Jenis Risiko / Type of Risk	30 Juni 2019 / 30 June 2019		30 Juni 2018 / 30 June 2018	
		Bank		Bank	
		Beban Modal / Capital Charge	ATMR / RWA	Beban Modal / Capital Charge	ATMR / RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Risiko Suku Bunga Interest Rate Risk	-	-	-	-
	a. Risiko Spesifik / Specific Risk	-	-	-	-
	b. Risiko Umum / General Risk	36,508	456,356	13,410	167,630
2	Risiko Nilai Tukar / Foreign Exchange Risk	16,641	208,018	260	3,248
3	Risiko Ekuitas *) / Equity Risk *)	-	-	-	-
4	Risiko Komoditas *) / Commodity Risk *)	-	-	-	-
5	Risiko Option / Option Risk	-	-	-	-
	Total	53,150	664,374	13,670	170,878

*) Untuk bank yang memiliki perusahaan anak yang memiliki eksposur risiko dimaksud -

*) For banks that have subsidiaries that have defined risk exposure

Tabel 7.2 Laporan Hasil Perhitungan IRRBB
Table 7.2 IRRBB Measurement Report

(dalam jutaan rupiah - million rupiah)

No.	Jenis Risiko / Type of Risk	Delta EVE		Delta NII	
		30 Juni 2019 / 30 June 2019	31 Maret 2019 / 31 March 2019	30 Juni 2019 / 30 June 2019	31 Maret 2019 / 31 March 2019
(1)	(2)	(3)	(4)	(5)	(6)
1	Parallel up	(68,948)	-	175,705	-
2	Parallel down	71,590	-	(175,705)	-
3	Steeper	48,617	-		
4	Flattener	(61,236)	-		
5	Short rate up	(80,148)	-		
6	Short rate down	81,467	-		
7	Nilai Maksimum Negatif (absolut) / Negative Maximum Value (absolute)	80,148	-	175,705	-
8	Modal Tier1 (untuk Delta EVE) atau Projected Income (untuk Delta NII) / Tier 1 capital (for Delta EVE) or Projected Income (for Delta NII)	3,679,763	-	275,792	-
9	Nilai Maksimum dibagi Modal Tier 1 (untuk Delta EVE) atau Projected Income (untuk Delta NII) / Maximum value divided by Tier 1 Capital or Projected Income (for Delta EVE) or Projected Income (for Delta NII)	2.18%	-	63.71%	-

Tabel 7.3 Laporan Penerapan Manajemen Risiko untuk Risiko Suku Bunga dalam Banking Book
Table 7.3 Risk Implementation Report for Interest Rate Risk in the Banking Book

<p>Nama Bank : Bank of America NA, Cabang Jakarta Posisi : 30 Juni 2019 Mata Uang : Rupiah dan USD</p>	<p>Bank Name : Bank of America NA, Jakarta Branch Position : 30 June 2019 Currency : Rupiah dan USD</p>
<p>Analisis Kualitatif BANA Jakarta mendefinisikan risiko suku bunga di dalam banking book sebagai risiko terhadap pendapatan saat ini maupun yang akan datang, atau terhadap modal, yang disebabkan adanya pergerakan dalam tingkat suku bunga.</p> <p>Strategi manajemen risiko bank untuk IRRBB dilakukan dengan cara pengukuran risiko berdasarkan skenario Economic Value of Equity (EVE) dan Net Interest Income (NII) yang dipantau terhadap limit yang telah ditetapkan, dan tindakan lindung nilai akan dilakukan apabila diperlukan. Komite Aset dan Liabilitas (ALCO) menyetujui metode pengukuran risiko, limit, dan strategi lindung nilai tersebut.</p> <p>Periodisasi perhitungan IRRBB Bank dilakukan secara kuartalan. Pengukuran spesifik yang digunakan Bank untuk mengukur sensitivitas terhadap IRRBB adalah menggunakan perubahan di dalam EVE dan NII dengan skenario shock suku bunga.</p> <p>Skenario shock suku bunga dan skenario stress yang digunakan Bank dalam perhitungan IRRBB dengan menggunakan metode EVE dan NII adalah: Parallel up, parallel down, steepener, flattener, short rates up dan short rates down, sejalan dengan standar Basel (Basel Committee on Banking Standards) terkait IRRBB.</p> <p>Bank melakukan lindung nilai (hedging) terhadap IRRBB (apabila ada) dengan cara melakukan perubahan dalam profil jatuh tempo dan/atau profil penyesuaian tingkat suku bunga banking book untuk aset dan liabilitas (akuntansi akrual) melalui posisi incremental maupun secara struktur.</p> <p>Asumsi utama pemodelan dan parametrik yang digunakan bank dalam menghitung ΔEVE dan ΔNII adalah:</p> <ol style="list-style-type: none"> Pengukuran ΔEVE meliputi penggunaan margin komersial dan menggunakan risk free discount rate. Penyesuaian suku bunga untuk NMD didasarkan dari periode deposito terpendek yang masih dimungkinkan untuk dilakukan penyesuaian. Metodologi yang digunakan untuk mengestimasi prepayment rate dari pinjaman dan/atau early withdrawal rate untuk deposito berjangka adalah dengan cara analisis terhadap syarat dan ketentuan secara kontraktual. Pengukuran risiko untuk tiap mata uang yang material diagregasi melalui penjumlahan secara langsung. 	<p>Qualitative Analysis BANA Jakarta defines interest rate risk in the banking book as the risk to its current or anticipated earnings or capital arising from movements in interest rates.</p> <p>The bank's overall IRRBB management is performed by Economic Value of Equity (EVE) and Net Interest Income (NII) scenario based risk measurements which are monitored against established limits and hedging actions are taken as necessary. The Asset and Liability Committee (ALCO) approves the risk measurement methodology, limits and hedging strategy.</p> <p>The periodicity of the calculation of the bank's IRRBB measures is performed quarterly. Specific measures that the bank uses to gauge its sensitivity to IRRBB is done using change in EVE and NII under interest rate shock scenarios.</p> <p>The interest rate shock and stress scenarios that the bank uses to estimate changes in the economic value and in earnings are: Parallel up, parallel down, steepener, flattener, short rates up and short rates down, consistent with Basel Committee on Banking Standards IRRBB Standards.</p> <p>The bank hedges its IRRBB, if any, by performing a change in maturity and/or interest rate repricing profile of banking book assets and liabilities (accrual accounting) either through incremental positions or structurally.</p> <p>The key modelling and parametric assumptions used in calculating ΔEVE and ΔNII includes the following:</p> <ol style="list-style-type: none"> ΔEVE measurements includes commercial margins in cash flows and uses a risk free discount rate. Non-maturity deposits repricing maturity based on shortest possible period that the deposit could be repriced. The methodology used to estimate the prepayment rates of customer loans, and/or the early withdrawal rates for time deposits, is based on analysis of contractual terms. Risk measurement for each material currency is aggregated by direct summation.
<p>Analisis Kuantitatif Rata-rata jangka waktu penyesuaian suku bunga (repricing maturity) yang diterapkan untuk NMD adalah 1 hari.</p> <p>Jangka waktu penyesuaian suku bunga (repricing maturity) terlama yang diterapkan untuk NMD adalah 1 hari</p>	<p>Quantitative Analysis Average repricing maturity assigned to NMDs is 1 day.</p> <p>Longest repricing maturity assigned to NMDs is 1 day</p>

Tabel 8.1 Pengungkapan Profil Maturitas Rupiah
Table 8.1 Disclosure of Rupiah Maturity Profile

(dalam jutaan rupiah - million rupiah)

No.	Pos-pos / Accounts	30 Juni 2019 / 30 June 2019						30 Juni 2018 / 30 June 2018						
		Jatuh Tempo / Maturity						Jatuh Tempo / Maturity						
		Saldo / Balance	< 1 bulan < 1 month	> 1 bln s .d. 3 bln > 1 month to 3 month	> 3 bln s .d. 6 bln > 3 month to 6 month	> 6 bln s .d. 12 bln > 6 month to 12 month	> 12 bulan > 12 month	Saldo / Balance	< 1 bulan < 1 month	> 1 bln s .d. 3 bln > 1 month to 3 month	> 3 bln s .d. 6 bln > 3 month to 6 month	> 6 bln s .d. 12 bln > 6 month to 12 month	> 12 bulan > 12 month	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)	
I NERACA / BALANCE SHEET														
A Aset / Assets														
1.	Kas / Cash	2,395	2,395	-	-	-	-	2,888	2,888	-	-	-	-	-
2.	Penempatan pada Bank Indonesia / Placement with Bank Indonesia	2,034,197	593,669	-	337,481	1,103,047	-	970,154	970,154	-	-	-	-	-
3.	Penempatan pada bank lain / Placement with Other Banks	155,243	155,243	-	-	-	-	44,377	44,377	-	-	-	-	-
4.	Surat Berharga / Marketable Securities	1,748,359	-	313,968	262,329	617,169	554,893	3,429,221	199,647	273,373	812,582	2,133,744	9,875	
5.	Kredit yang diberikan / Loans	4,756,349	3,759,883	69,759	598,025	321,031	7,651	592,871	274,785	26,496	286,102	6	5,482	
6.	Tagihan lainnya / Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-	
7.	Lain-lain / Others	489,911	489,911	-	-	-	-	544,214	544,214	-	-	-	-	
	Total Aset / Total Asset	9,186,454	5,001,101	383,727	1,197,835	2,041,247	562,544	5,583,725	2,036,065	299,869	1,098,684	2,133,750	15,357	
B. Kewajiban / Liabilities														
1.	Dana Pihak Ketiga / Deposits from Customer	2,573,888	2,056,288	196,500	321,100	-	-	2,062,483	1,567,883	349,600	145,000	-	-	
2.	Kewajiban pada Bank Indonesia / Liabilities with Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	
3.	Kewajiban pada bank lain / Liabilities with Other Banks	256,942	256,942	-	-	-	-	1,843,100	1,843,100	-	-	-	-	
4.	Surat Berharga yang Diterbitkan / Securities issued	-	-	-	-	-	-	-	-	-	-	-	-	
5.	Pinjaman yang Diterima / Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	
6.	Kewajiban lainnya / Other Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	
7.	Lain-lain / Others	2,907,792	2,906,403	-	1,389	-	-	428,381	428,381	-	-	-	-	
	Total Kewajiban / Total Liabilities	5,738,622	5,219,633	196,500	322,489	-	-	4,333,964	3,839,364	349,600	145,000	-	-	
	Selisih Aset dengan Kewajiban dalam Neraca / On Balance Sheet Asset and Liabilities Differences	3,447,832	(218,532)	187,227	875,346	2,041,247	562,544	1,249,761	(1,803,299)	(49,731)	953,684	2,133,750	15,357	
II REKENING ADMINISTRATIF / OFF BALANCE SHEETS														
A. Tagihan Rekening Administratif / Off Balance Sheet Receivables														
1.	Komitmen / Commitment	-	-	-	-	-	-	-	-	-	-	-	-	
2.	Kontijensi / Contingency	-	-	-	-	-	-	-	-	-	-	-	-	
	Total Tagihan Rekening Administratif / Total Off Balance Sheet Receivables	-	-	-	-	-	-	-	-	-	-	-	-	
B. Kewajiban Rekening Administratif / Off Balance Sheet Liabilities														
1.	Komitmen / Commitment	-	-	-	-	-	-	22,465	22,465	-	-	-	-	
2.	Kontijensi / Contingency	35,565	-	-	-	-	35,565	39,314	-	-	-	-	39,314	
	Total Kewajiban Rekening Administratif / Total Off Balance Sheet Liabilities	35,565	-	-	-	-	35,565	61,779	22,465	-	-	-	39,314	
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Asset and Liabilities Differences	(35,565)	-	-	-	-	(35,565)	(61,779)	(22,465)	-	-	-	(39,314)	
	Selisih [(IA-IB)+(IIA-IIIB)] / Differences [(IA-IB)+(IIA-IIIB)]	3,412,267	(218,532)	187,227	875,346	2,041,247	526,979	1,187,982	(1,825,764)	(49,731)	953,684	2,133,750	(23,957)	
	Selisih Kumulatif / Cumulative Differences	6,891,759	(218,532)	(31,305)	844,041	2,865,288	3,412,267	(2,223,149)	(1,825,764)	(1,875,495)	(921,811)	1,211,939	1,187,982	

Tabel 8.2 Pengungkapan Profil Maturitas Valas
Table 8.2 Disclosure of Foreign Exchange Maturity Profile

(dalam jutaan rupiah - million rupiah)

No.	Pos -pos / Accounts	30 Juni 2019 / 30 June 2019						30 Juni 2018 / 30 June 2018					
		Saldo / Balance	Jatuh Tempo / Maturity					Saldo / Balance	Jatuh Tempo / Maturity				
			< 1 bulan < 1 month	> 1 bln s .d. 3 bln > 1 month to 3 month	> 3 bln s .d. 6 bln > 3 month to 6 month	> 6 bln s .d. 12 bln > 6 month to 12 month	> 12 bulan > 12 month		< 1 bulan < 1 month	> 1 bln s .d. 3 bln > 1 month to 3 month	> 3 bln s .d. 6 bln > 3 month to 6 month	> 6 bln s .d. 12 bln > 6 month to 12 month	> 12 bulan > 12 month
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
I NERACA / BALANCE SHEET													
A Aset / Assets													
1.	Kas / Cash	2,656	2,656	-	-	-	-	897	897	-	-	-	-
2.	Penempatan pada Bank Indonesia / Placement with Bank Indonesia	1,639,016	1,639,016	-	-	-	-	687,877	687,877	-	-	-	-
3.	Penempatan pada bank lain / Placement with Other Banks	100,404	100,404	-	-	-	-	273,533	273,533	-	-	-	-
4.	Surat Berharga / Marketable Securities	35,375	1,978	-	-	33,397	-	31,168	-	9,141	9,139	12,888	-
5.	Kredit yang diberikan / Loans	1,344,358	4,365	-	28,255	1,311,738	-	3,202,399	557,122	1,570,526	-	-	1,074,751
6.	Tagihan lainnya / Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Lain-lain / Others	495,635	495,635	-	-	-	-	49,511	49,511	-	-	-	-
Total Aset / Total Asse		3,617,444	2,244,054	-	28,255	1,345,135	-	4,245,385	1,568,940	1,579,667	9,139	12,888	1,074,751
B. Kewajiban / Liabilities													
1.	Dana Pihak Ketiga / Deposits from Customer	467,140	467,140	-	-	-	-	1,014,664	1,014,664	-	-	-	-
2.	Kewajiban pada Bank Indonesia / Liabilities with Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
3.	Kewajiban pada bank lain / Liabilities with Other Banks	6,608,731	6,608,731	-	-	-	-	-	-	-	-	-	-
4.	Surat Berharga yang Diterbitkan / Securities issued	-	-	-	-	-	-	-	-	-	-	-	-
5.	Pinjaman yang Diterima / Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
6.	Kewajiban lainnya / Other Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
7.	Lain-lain / Others	6,141,592	6,141,592	-	-	-	-	4,237,524	1,094,482	1,767,362	1,375,680	-	-
Total Kewajiban / Total Liabilities		13,217,463	13,217,463	-	-	-	-	5,252,189	2,109,147	1,767,362	1,375,680	-	-
Selisih Aset dengan Kewajiban dalam Neraca / On Balance Sheet Asset and Liabilities Differences		(9,600,019)	(10,973,409)	-	28,255	1,345,135	-	(1,006,804)	(540,207)	(187,695)	(1,366,541)	12,888	1,074,751
II REKENING ADMINISTRATIF / OFF BALANCE SHEETS													
A. Tagihan Rekening Administratif / Off Balance Sheet Receivables													
1.	Komitmen / Commitment	16,573,465	-	12,657,251	3,702,620	213,594	-	10,272,546	6,841,085	3,068,855	248,554	114,052	-
2.	Kontijensi / Contingency	5,199	5,199	-	-	-	-	3,167	3,167	-	-	-	-
Total Tagihan Rekening Administratif / Total Off Balance Sheet Receivables		16,578,664	5,199	12,657,251	3,702,620	213,594	-	10,275,713	6,844,252	3,068,855	248,554	114,052	-
B. Kewajiban Rekening Administratif / Off Balance Sheet Liabilities													
1.	Komitmen / Commitment	19,019,246	1,256,443	9,597,899	5,689,229	2,082,125	393,550	12,432,951	7,925,435	3,225,568	356,760	561,077	364,111
2.	Kontijensi / Contingency	12,503	-	-	-	-	12,503	6,592	-	-	-	-	6,592
Total Kewajiban Rekening Administratif / Total Off Balance Sheet Liabilities		19,031,749	1,256,443	9,597,899	5,689,229	2,082,125	406,053	12,439,543	7,925,435	3,225,568	356,760	561,077	370,703
Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Asset and Liabilities Differences		(2,453,085)	(1,251,244)	3,059,352	(1,986,609)	(1,868,531)	(406,053)	(2,163,830)	(1,081,183)	(156,713)	(108,206)	(447,025)	(370,703)
Selisih [(IA-IB)+(IIA-IIIB)] / Differences [(IA-IB)+(IIA-IIIB)]		(12,053,104)	(12,224,653)	3,059,352	(1,958,354)	(523,396)	(406,053)	(3,170,634)	(1,621,390)	(344,408)	(1,474,747)	(434,137)	704,048
Selisih Kumulatif / Cumulative Differences		(56,213,764)	(12,224,653)	(9,165,301)	(11,123,655)	(11,647,051)	(12,053,104)	(14,073,047)	(1,621,390)	(1,965,798)	(3,440,545)	(3,874,682)	(3,170,634)

Tabel 8.3 Pengungkapan Nilai *Liquidity Coverage Ratio* (LCR)

Table 8.3 Disclosure of *Liquidity Coverage Ratio* (LCR)

	LCR (%)			
	Triwulan I <i>1st Quarter</i>	Triwulan II <i>2nd Quarter</i>	Triwulan III <i>3rd Quarter</i>	Triwulan IV <i>4th Quarter</i>
	(1)	(2)	(3)	(4)
Bank Secara Individu	844%	930%	-	-
Bank Secara Konsolidasi	-	-	-	-

Tabel 9 Pengungkapan Kuantitatif Risiko Operasional
Table 9 Quantitative Disclosure of Operational Risk

(dalam jutaan rupiah - million rupiah)

No.	Pendekatan Yang Digunakan Indicator Approach	30 Juni 2019 / 30 June 2019			30 Juni 2018 / 30 June 2018		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) / Average Gross Income in the past 3 years	Beban Modal / Capital Charge	ATMR / RWA	Pendapatan Bruto (Rata-rata 3 tahun terakhir) / Average Gross Income in the past 3 years	Beban Modal / Capital Charge	ATMR / RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Pendekatan Indikator Dasar / Basic Indicator Approach	294,872	44,231	552,885	212,368	31,855	398,190
	Total	294,872	44,231	552,885	212,368	31,855	398,190