

Tabel 1 Pengungkapan Kuantitatif Struktur Permodalan Bank Asing
Table 1 Capital Structure Quantitative Disclosures Foreign Banks

(dalam jutaan rupiah - in million rupiah)

(1)	(2)	31 Desember 2019/ 31 December 2019	31 Desember 2018/ 31 December 2018
(1)	(2)	(3)	(4)
I KOMPONEN MODAL/ CAPITAL COMPONENT			
A Dana Usaha/ Operating Funds			
1	Dana Usaha/ Operating Funds	3,265,442	2,263,185
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%)			
		336,187	209,778
D Laba (rugi) tahun berjalan yang dapat diperhitungkan (50%)/ Profit (loss) for the year which can be calculated (50%)			
		77,924	126,409
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%)			
		-	(1,254)
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%)			
		3,678	-
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			
		(56,840)	(66,497)
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)			
		42,028	49,119
M Faktor pengurang modal / Deduction from capital/ Eksposur sekuritisasi / Securitization Exposures			
		(11,870)	-
		-	-
II MODAL BANK ASING (Jumlah A s.d L - M)/ FOREIGN CAPITAL BANK (Total A s.d L - M)		3,656,912	2,581,103
III ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT/ RISK WEIGHTED ASSETS (RWA) CREDIT RISK		3,351,600	3,929,538
IV ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL/ RISK WEIGHTED ASSETS (RWA) OPERATIONAL RISK		551,805	399,277
V ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR / RISK WEIGHTED ASSETS (RWA) MARKET RISK			
A. Metode Standar/ Standardized Method		468,675	394,452
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)]		83.64%	54.65%

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	31 Desember 2019/ 31 December 2019				31 Desember 2018/ 31 December 2018			
		Tagihan Bersih Berdasarkan Wilayah/ Net Receivables by Area				Tagihan Bersih Berdasarkan Wilayah/ Net Receivables by Area			
		Jakarta	Diluar Jakarta/ Outside Jakarta	Diluar Indonesia/ Outside Indonesia	Total	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>	6,482,566	-	-	6,482,566	4,568,173	-	-	4,568,173
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>	1,183,837	-	-	1,183,837	1,502,536	-	-	1,502,536
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>	7,537	-	-	7,537	8,199	-	-	8,199
9	Tagihan kepada Korporasi/ <i>Receivables on Corporate</i>	4,042,587	-	-	4,042,587	4,696,310	-	-	4,696,310
10	Tagihan yang Telah Jatuh Tempo/ <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-
11	Aset Lainnya/ <i>Other Assets</i>	42,218	-	-	42,218	62,762	-	-	62,762
	Total	11,758,745	-	-	11,758,745	10,837,980	-	-	10,837,980

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	31 Desember 2019 / 31 December 2019						31 Desember 2018 / 31 December 2018						
		Tagihan bersih berdasarkan sisa jangka waktu kontrak						Tagihan bersih berdasarkan sisa jangka waktu kontrak						
		Net Receivables by Contractual Maturity						Net Receivables by Contractual Maturity						
		< 1 Tahun/ Year	>1 - 3 Tahun/ Years	>3 - 5 Tahun/ Years	> 5 Tahun/ Years	Non-Kontraktual/ Non-Contractual	Total	< 1 Tahun/ Year	>1 - 3 Tahun/ Years	>3 - 5 Tahun/ Years	> 5 Tahun/ Years	Non-Kontraktual/ Non-Contractual	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
1	Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>	6,482,566	-	-	-	-	6,482,566	4,568,173	-	-	-	-	-	4,568,173
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>	1,183,837	-	-	-	-	1,183,837	1,502,536	-	-	-	-	-	1,502,536
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>	255	1,027	1,033	5,222	-	7,537	165	734	1,707	5,593	-	-	8,199
9	Tagihan kepada Korporasi / <i>Receivables on Corporate</i>	4,042,587	-	-	-	-	4,042,587	4,696,310	-	-	-	-	-	4,696,310
10	Tagihan yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / <i>Other Assets</i>	-	-	-	-	42,218	42,218	-	-	-	-	-	62,762	62,762
	Total	11,709,245	1,027	1,033	5,222	42,218	11,758,745	10,767,184	734	1,707	5,593	62,762	10,837,980	

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 kepada Korporasi/ Receivables on Corporate	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	(10)	(11)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
31 Desember 2019 / 31 December 2019														
1	Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	-	-	-		
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-		
3	Pertambangan dan Penggalian / Mining and Quarrying	-	-	-	-	-	-	-	-	-	-	-		
4	Industri pengolahan / Manufacturing	-	-	-	-	-	-	-	-	1,215,704	-	-		
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	-	-	-	-	-	-	-	-	-	-		
6	Konstruksi / Construction	-	-	-	-	-	-	-	-	-	-	-		
7	Perdagangan besar dan eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	1,796,713	-	-		
8	Penyediaan akomodasi dan penyediaan makan minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-		
9	Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	124,245	-	-		
10	Perantara keuangan / Financial Intermediary	-	-	-	1,183,837	-	-	-	-	818,796	-	-		
11	Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	87,129	-	-		
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	-	-	-	-	-	-	-	7,537	-	-	-		
20	Lainnya / Others	6,482,566	-	-	-	-	-	-	-	-	-	42,218		
Total		6,482,566	-	-	1,183,837	-	-	-	7,537	4,042,587	-	42,218		
31 Desember 2018 / 31 December 2018														
1	Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	-	-	-		
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-		
3	Pertambangan dan Penggalian / Mining and Quarrying	-	-	-	-	-	-	-	-	-	-	-		
4	Industri pengolahan / Manufacturing	-	-	-	-	-	-	-	-	2,612,193	-	-		
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	-	-	-	-	-	-	-	-	-	-		
6	Konstruksi / Construction	-	-	-	-	-	-	-	-	-	-	-		
7	Perdagangan besar dan eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	1,106,985	-	-		
8	Penyediaan akomodasi dan penyediaan makan minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-		
9	Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	71,875	-	-		
10	Perantara keuangan / Financial Intermediary	-	-	-	1,502,536	-	-	-	-	836,000	-	-		
11	Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	69,257	-	-		
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	-	-	-	-	-	-	-	8,199	-	-	-		
20	Lainnya / Others	4,568,173	-	-	-	-	-	-	-	-	-	62,762		
Total		4,568,173	-	-	1,502,536	-	-	-	8,199	4,696,310	-	62,762		

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	31 Desember 2019 / 31 December 2019				31 Desember 2018 / 31 December 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 /	11,758,745	-	-	11,758,745	10,837,980	-	-	10,837,980
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	11,758,745	-	-	11,758,745	10,837,980	-	-	10,837,980

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)
31 Desember 2019/ 31 December 2019							
1	Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	-	-	-	-	-
4	Industri pengolahan / Manufacturing	1,215,704	-	-	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	-	-	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-
7	Perdagangan besar dan eceran / Wholesale and Retail Trad	1,796,713	-	-	-	-	-
8	Penyediaan akomodasi dan penyediaan makan minum / Hotel and Food & Beverage	-	-	-	-	-	-
9	Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	124,245	-	-	-	-	-
10	Perantara keuangan / Financial Intermediary	2,002,633	-	-	-	-	-
11	Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Rental and Business Services	87,129	-	-	-	-	-
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	7,537	-	-	-	-	-
20	Lainnya / Others	6,524,784	-	-	-	-	-
Total		11,758,745	-	-	-	-	-
31 Desember 2018/ 31 December 2018							
1	Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	-	-	-	-	-
4	Industri pengolahan / Manufacturing	2,612,193	-	-	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	-	-	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-
7	Perdagangan besar dan eceran / Wholesale and Retail Trad	1,106,985	-	-	-	-	-
8	Penyediaan akomodasi dan penyediaan makan minum / Hotel and Food & Beverage	-	-	-	-	-	-
9	Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	71,875	-	-	-	-	-
10	Perantara keuangan / Financial Intermediary	2,338,536	-	-	-	-	-
11	Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Rental and Business Services	69,257	-	-	-	-	-
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	8,199	-	-	-	-	-
20	Lainnya / Others	4,630,935	-	-	-	-	-
Total		10,837,980	-	-	-	-	-

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>	31 Desember 2019/ <i>31 December 2019</i>		31 Desember 2018/ <i>31 December 2018</i>	
		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 Beginning Balance/ <i>Allowance for Impairment Losses</i>	-	-	-	-
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net)/				
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>CKPN Ending Balance</i>	-	-	-	-

Tabel 3.1 Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat
Table 3.1 Disclosure of Net Receivables by Portfolio and Rating Category

(dalam jutaan rupiah - in million rupiah)

		31 Desember 2019/ 31 December 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 Efek 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	-	-	-	-	-	-	-	-	-	-	-	-	6,482,566	6,482,566	
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	-	-	18,828	-	104,690	-	-	-	-	-	-	-	1,060,319	1,183,837	
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	-	-	-	-	-	-	-	-	-	-	-	-	7,537	7,537	
9	Tagihan kepada Korporasi / Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-	4,042,587	4,042,587	
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	42,218	42,218	
TOTAL		-	-	18,828	-	104,690	-	-	-	-	-	-	-	11,635,227	11,758,745	

		31 Desember 2018/ 31 December 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 Efek 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	-	-	-	-	-	-	-	-	-	-	-	-	4,568,173	4,568,173	
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	-	-	287,600	-	102,109	-	-	-	-	-	-	-	1,112,827	1,502,536	
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	-	-	-	-	-	-	-	-	-	-	-	-	8,199	8,199	
9	Tagihan kepada Korporasi / Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-	4,696,310	4,696,310	
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	62,762	62,762	
TOTAL		-	-	287,600	-	102,109	-	-	-	-	-	-	-	10,448,271	10,837,980	

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

(dalam jutaan rupiah - in million rupiah)

No	Variabel yang Mendasari / Underlying Variables	31 Desember 2019/ 31 December 2019									31 Desember 2018/ 31 December 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/ Year	> 1 - < 5 Tahun/ Years	> 5 Tahun/ Years						< 1 Tahun/ Year	> 1 - < 5 Tahun/ Years	> 5 Tahun/ Years							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)		
1	Suku Bunga Interest Rate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2	Nilai Tukar Foreign Exchange	11,904,112	-	-	92,744	162,765	122,425	-	122,425	12,123,253	-	-	59,855	101,951	109,220	-	109,220		
3	Lainnya Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL		11,904,112	-	-	92,744	162,765	122,425	-	122,425	12,123,253	-	-	59,855	101,951	109,220	-	109,220		

Tabel 3.3 Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Repo
Table 3.3 Disclosure of Counterparty Credit Risk : Repo Transaction

(dalam jutaan rupiah - in million rupiah)

No.	Kategori Portfolio/ Portfolio Category	31 Desember 2019/ 31 December 2019				31 Desember 2018/ 31 December 2018			
		Nilai Wajar SSB Repo/ Fair Value of SSB Repo	Kewajiban Repo/ Repo Liabilities	Tagihan Bersih/ Net Receivables	ATMR/ RWA	Nilai Wajar SSB Repo/ Fair Value of SSB Repo	Kewajiban Repo/ Repo Liabilities	Tagihan Bersih/ Net Receivables	ATMR/ RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
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	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-

Tabel 3.3 Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Reverse Repo
Table 3.3 Disclosure of Counterparty Credit Risk : Reverse Repo Transaction

(dalam jutaan rupiah - in million rupiah)

No.	Kategori Portfolio/ Portfolio Category	31 Desember 2019/ 31 December 2019				31 Desember 2018 / 31 December 2018			
		Tagihan Bersih/ Net Receivables	Nilai MRK/ CRM	Tagihan Bersih setelah MRK/ Net Receivables after CRM	ATMR Setelah MRK/ RWA After CRM	Tagihan Bersih/ Net Receivables	Nilai MRK/ CRM	Tagihan Bersih setelah MRK/ Net Receivables after CRM	ATMR Setelah MRK/ RWA After CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1.	Tagihan Kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-	-	-

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

(dalam jutaan rupiah - in million rupiah)

No.	Kategori Portofolio / Portfolio Category	31 Desember 2019/ 31 December 2019										ATMR/ RWA	Beban Modal/ Capital Charge	31 Desember 2018/ 31 December 2018										ATMR/ RWA	Beban Modal/ Capital Charge		
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit/ Net Receivables after Calculation of Credit Risk Mitigation Impact												Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit/ Net Receivables after Calculation of Credit Risk Mitigation Impact													
		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 Eksposur Neraca/ Balance Sheet Exposures																											
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	6,482,566	-	-	-	-	-	-	-	-	-	-	-	4,568,173	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	762,113	-	-	-	421,724	-	-	-	-	363,285	29,063	-	1,051,306	-	-	-	451,230	-	-	-	-	-	435,876	34,870	
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	-	-	-	-	-	-	7,537	-	-	-	5,653	452	-	-	-	-	-	-	-	8,199	-	-	-	8,199	656	
9	Tagihan kepada Korporasi / Receivables on Corporate	-	1,538,563	-	-	-	-	-	2,504,024	-	-	2,811,737	224,939	-	1,754,360	-	-	-	-	-	2,941,950	-	-	-	3,292,822	263,426	
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	3,571	-	-	-	-	-	-	27,999	-	-	27,999	2,240	2,663	-	-	-	-	-	60,099	-	-	-	60,099	4,808		
Total Eksposur Neraca/ Total Exposures - Balance Sheet		6,486,137	2,300,676	-	-	-	421,724	7,537	2,532,023	-	-	3,208,674	256,694	4,570,836	2,805,666	-	-	-	451,230	-	3,010,248	-	-	3,796,996	303,760		
B Eksposur 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	-	-	-	-	-	-	-	20,501	-	-	20,501	1,640	-	-	-	-	-	-	23,322	-	-	-	23,322	1,866		
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Eksposur TRA Total Exposures/ Off Balance Sheets		-	-	-	-	-	-	-	20,501	-	-	20,501	1,640	-	-	-	-	-	-	23,322	-	-	23,322	1,866			
C Eksposur 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	-	-	-	-	-	-	-	122,425	-	-	122,425	9,794	-	-	-	-	-	-	109,220	-	-	-	109,220	8,738		
Total Eksposur Counterparty Credit Risk / Total Exposures - Counterparty Credit Risk		-	-	-	-	-	-	-	122,425	-	-	122,425	9,794	-	-	-	-	-	-	109,220	-	-	109,220	8,738			
Total (A+B+C)		6,486,137	2,300,676	-	-	-	421,724	7,537	2,674,949	-	-	3,351,600	268,128	4,570,836	2,805,666	-	-	-	451,230	-	3,142,790	-	-	3,929,538	314,364		

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	31 Desember 2019/ 31 December 2019					31 Desember 2018/ 31 December 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>	6,482,566	-	-	-	6,482,566	-	4,568,173	-	-	-	4,568,173	-
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>	1,183,837	-	638,595	-	-	545,242	1,502,536	-	661,480	-	-	841,056
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>	7,537	-	-	-	-	7,537	8,199	8,199	-	-	-	-
9	Tagihan kepada Korporasi / <i>Receivables on Corporate</i>	4,042,587	-	1,538,563	-	-	2,504,024	4,696,310	-	1,754,360	-	-	2,941,950
10	Tagihan yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / <i>Other Assets</i>	42,218	-	-	-	3,571	38,647	62,762	-	-	-	2,663	60,099
Total Eksposur Neraca / Total Exposures - Balance Sheet		11,758,745	-	2,177,158	-	6,486,137	3,095,450	10,837,980	8,199	2,415,840	-	4,570,836	3,843,105.00
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>	20,501	-	-	-	-	20,501	23,322	-	-	-	-	23,322
10	Tagihan yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-	-	-	-	-
Total Eksposur TRA / Total Exposures - Off Balance Sheets		20,501	-	-	-	-	20,501	23,322	-	-	-	-	23,322
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>	122,425	-	-	-	-	122,425	109,220	-	-	-	-	109,220
Total Eksposur Counterparty Credit Risk / Total Exposures - Counterparty Credit Risk		122,425	-	-	-	-	122,425	109,220	-	-	-	-	109,220
Total (A+B+C)		11,901,671	-	2,177,158	-	6,486,137	3,238,376	10,970,522	8,199	2,415,840	-	4,570,836	3,975,647

Tabel 5.1 Pengungkapan Transaksi Sekuritisasi
Table 5.1 Disclosure of Securitization Transactions

(dalam jutaan rupiah - in million rupiah)

No	Eksposur Sekuritisasi/ Securitization exposures	31 Desember 2019/ 31 December 2019					31 Desember 2018/ 31 December 2018						
		Nilai aset yg disekuritisasi/ Value of securitized assets	Nilai aset yang disekuritisasi yg mengalami penurunan nilai/ Value of the securitized assets that are impaired		Laba/Rugi dari aktivitas sekuritisasi/ Profit / Loss activities securitization	ATMR/ RWA	Kebutuhan Modal/ Capital Charge	Nilai aset yg disekuritisasi/ Value of securitized assets	Nilai aset yang disekuritisasi yg mengalami penurunan nilai/ Value of the securitized assets that are impaired		Laba/Rugi dari aktivitas sekuritisasi/ Profit/Loss activities securitization	ATMR/ RWA	Kebutuhan Modal/ Capital Charge
			Telah jatuh tempo/ Past Due	Belum Jatuh Tempo/ Non Past Due					Telah jatuh tempo/ Past Due	Belum Jatuh Tempo/ Non Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
1	Bank bertindak sebagai Kreditur Asal / Bank acting as Originator	-	-	-	-	-	-	-	-	-	-	-	-
	- Jenis eksposur (contoh: tagihan beragun rumah tinggal) / - Type of exposure (eg, residential-backed bill)	-	-	-	-	-	-	-	-	-	-	-	-
2	Bank bertindak sebagai Penyedia Kredit Pendukung / Bank acts as a Credit Support Provider	-	-	-	-	-	-	-	-	-	-	-	-
	a. Fasilitas penanggung risiko pertama / First loss facility	-	-	-	-	-	-	-	-	-	-	-	-
	- Jenis eksposur (contoh: tagihan beragun rumah tinggal) / - Type of exposure (eg, residential-backed bill)	-	-	-	-	-	-	-	-	-	-	-	-
	b. Fasilitas penanggung risiko kedua / The second loss facility	-	-	-	-	-	-	-	-	-	-	-	-
	- Jenis eksposur (contoh: tagihan beragun rumah tinggal) / - Type of exposure (eg, residential-backed bill)	-	-	-	-	-	-	-	-	-	-	-	-
3	Bank bertindak sebagai Penyedia Fasilitas Likuiditas / Bank acts as Liquidity Facility Provider	-	-	-	-	-	-	-	-	-	-	-	-
	- Jenis eksposur (contoh: tagihan beragun rumah tinggal) / - Type of exposure (eg, residential-backed bill)	-	-	-	-	-	-	-	-	-	-	-	-
4	Bank bertindak sebagai Penyedia Jasa / Bank acts as a Service Provider	-	-	-	-	-	-	-	-	-	-	-	-
	- Jenis eksposur (contoh: tagihan beragun rumah tinggal) / - Type of exposure (eg, residential-backed bill)	-	-	-	-	-	-	-	-	-	-	-	-
5	Bank bertindak sebagai Bank Kostudian / Bank acts as the Bank Kostudian	-	-	-	-	-	-	-	-	-	-	-	-
	- Jenis eksposur (contoh: tagihan beragun rumah tinggal) / - Type of exposure (eg, residential-backed bill)	-	-	-	-	-	-	-	-	-	-	-	-
6	Bank bertindak sebagai Pemodal / Bank acts as Investor	-	-	-	-	-	-	-	-	-	-	-	-
	a. Senior Tranche	-	-	-	-	-	-	-	-	-	-	-	-
	- Jenis eksposur (contoh: tagihan beragun rumah tinggal) / - Type of exposure (eg, residential-backed bill)	-	-	-	-	-	-	-	-	-	-	-	-
	b. Junior Tranche	-	-	-	-	-	-	-	-	-	-	-	-
	- Jenis eksposur (contoh: tagihan beragun rumah tinggal) / - Type of exposure (eg, residential-backed bill)	-	-	-	-	-	-	-	-	-	-	-	-

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	31 Desember 2019/ 31 December 2019		31 Desember 2018/ 31 December 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

(dalam jutaan rupiah - in million rupiah)

No	Kategori Portofolio / Portfolio Category	31 Desember 2019/ 31 December 2019			31 Desember 2018/ 31 December 2018		
		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 CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	6,482,566	-	-	4,568,173	-	-
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	1,183,837	554,864	363,285	1,502,536	634,320	435,876
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	7,537	5,653	5,653	8,199	8,199	8,199
9	Tagihan kepada Korporasi / Receivables on Corporate	4,042,587	4,042,587	2,811,737	4,696,310	4,696,310	3,292,822
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	42,218	42,218	27,999	62,762	62,762	60,099
	TOTAL	11,758,745	4,645,322	3,208,674	10,837,980	5,401,591	3,796,996

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

(dalam jutaan rupiah - in million rupiah)

No	Kategori Portofolio / Portfolio Category	31 Desember 2019/ 31 December 2019			31 Desember 2018/ 31 December 2018		
		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 CRM
(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	20,501	20,501	20,501	23,322	23,322	23,322
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
	TOTAL	20,501	20,501	20,501	23,322	23,322	23,322

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

(dalam jutaan rupiah - in million rupiah)

No	Kategori Portofolio / Portfolio Category	31 Desember 2019/ 31 December 2019			31 Desember 2018/ 31 December 2018		
		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 CRM
(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	102,850	102,850	102,850	105,512	105,512	105,512
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA)/ Weighted Exposure from CVA	19,575	19,575	19,575	3,708	3,708	3,708
	TOTAL	122,425	122,425	122,425	109,220	109,220	109,220

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)

(dalam jutaan rupiah - in million rupiah)

No	Jenis Transaksi/ Transactions	31 Desember 2019/ 31 December 2019			31 Desember 2018/ 31 December 2018		
		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 CRM
(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

(dalam jutaan rupiah - in million rupiah)

No	Jenis Transaksi/ Transactions	31 Desember 2019/ 31 December 2019		31 Desember 2018/ 31 December 2018	
		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
Table 6.6 Disclosure of Total Credit Risk Measurement

(dalam jutaan rupiah - in million rupiah)

	31 Desember 2019/ 31 December 2019		31 Desember 2018/ 31 December 2018	
1	TOTAL ATMR RISIKO KREDIT Total RWA for Credit Risk	3,351,600	3,929,538	
2	TOTAL FAKTOR PENGURANG MODAL / Total Capital Deduction Factor	-	-	

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	31 Desember 2019/ 31 December 2019		31 Desember 2018/ 31 December 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/ <i>Interest Rate Risk</i>				
	a. Risiko Spesifik/ <i>Specific Risk</i>	-	-	-	-
	b. Risiko Umum/ <i>General Risk</i>	23,197	289,966	25,020	312,750
2	Risiko Nilai Tukar/ <i>Foreign Exchange Risk</i>	14,297	178,709	6,536	81,702
3	Risiko Ekuitas/ <i>Equity Risk</i> *)	-	-	-	-
4	Risiko Komoditas/ <i>Commodity Risk</i> *)	-	-	-	-
5	Risiko Option/ <i>Option Risk</i>	-	-	-	-
	Total	37,494	468,675	31,556	394,452

*) 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	
		31 Desember 2019/ 31 December 2019	30 September 2019/ 30 September 2019	31 Desember 2019/ 31 December 2019	30 September 2019/ 30 September 2019
		(3)	(4)	(5)	(6)
1	<i>Parallel up</i>	(53,108)	(66,982)	211,852	207,679
2	<i>Parallel down</i>	55,046	69,635	(216,972)	(207,679)
3	<i>Steeper</i> *)	36,733	46,796	-	-
4	<i>Flattener</i> *)	(46,642)	(59,027)	-	-
5	<i>Short rate up</i> *)	(61,210)	(77,256)	-	-
6	<i>Short rate down</i> *)	61,517	78,735	-	-
7	Nilai Maksimum Negatif (absolut)/ <i>Negative Maximum Value (absolute)</i>	61,210	77,256	216,972	207,679
8	Modal Tier1 (untuk Delta EVE) atau <i>Projected Income</i> (untuk Delta NII)/ <i>Tier 1 capital (for Delta EVE) or Projected Income (for Delta NII)</i>	3,614,884	3,716,642	223,689	292,281
9	Nilai Maksimum dibagi Modal Tier 1 (untuk Delta EVE) atau <i>Projected Income</i> (untuk Delta NII)/ <i>Maximum value divided by Tier 1 Capital or Projected Income (for Delta EVE) or Projected Income (for Delta NII)</i>				
		1.69%	2.08%	97.00%	71.05%

*) Tidak dapat diterapkan untuk Delta NII

*) Not Applicable for Delta NII

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 : 31 Desember 2019 Mata Uang : Rupiah dan USD</p>	<p>Bank Name : Bank of America NA, Jakarta Branch Position : 31 December 2019 Currency : Rupiah dan USD</p>
<p>Analisis Kualitatif</p> <p>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 menyetujui metode pengukuran risiko, limit, dan strategi lindung nilai tersebut.</p> <p>Periodisasi perhitungan IRRBB Bank dilakukan secara kuartalan.</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 inkremental maupun perubahan jangka waktu yang lebih panjang ta skomposisi balance (akuntansi akrual).</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</p> <p><i>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.</i></p> <p><i>Economic Value of Equity (EVE) and Net Interest Income (NII) scenario based risk measurements are monitored against established limits and hedging actions will be taken as necessary. The Asset and Liability Committee approves the risk measurement methodology, limits and hedging strategy.</i></p> <p><i>The periodicity of the calculation of the bank's IRRBB measures is performed quarterly.</i></p> <p><i>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.</i></p> <p><i>The bank hedges its IRRBB, if any, by changing the maturity and/or interest rate repricing profile of banking book assets and liabilities either through incremental positions or longer term changes to the composition of the balance sheet (accrual accounting).</i></p> <p><i>The key modelling and parametric assumptions used in calculating ΔEVE and ΔNII includes the following:</i></p> <ol style="list-style-type: none"> <i>ΔEVE measurements includes commercial margins in cash flows and uses a risk free discount rate.</i> <i>Non-maturity deposits repricing maturity based on shortest possible period that the deposit could be repriced.</i> <i>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.</i> <i>Risk measurement for each material currency is aggregated by direct summation.</i>
<p>Analisis Kuantitatif</p> <p>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</p> <p><i>Average repricing maturity assigned to NMDs is 1 day.</i></p> <p><i>Longest repricing maturity assigned to NMDs is 1 day</i></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	31 Desember 2019/ 31 December 2019					31 Desember 2018/ 31 December 2018							
		Saldo/ Balance	Jatuh Tempo / Maturity					Saldo/ Balance	Jatuh Tempo / Maturity					
(1)	(2)	(3)	< 1 bulan/ month	> 1 - 3 bulan/ month	> 3 - 6 bulan/ month	> 6 - 12 bulan/ month	> 12 bulan/ month	(3)	< 1 bulan/ month	> 1 - 3 bulan/ month	> 3 - 6 bulan/ month	> 6 - 12 bulan/ month	> 12 bulan/ month	(8)
I NERACA / BALANCE SHEET														
A Aset / Assets														
1.	Kas / Cash	2,235	2,235	-	-	-	-	783	783	-	-	-	-	-
2.	Penempatan pada Bank Indonesia / Placement with Bank Indonesia	2,573,898	2,573,898	-	-	-	-	1,736,333	1,736,333	-	-	-	-	-
3.	Penempatan pada bank lain / Placement with Other Banks	24,979	24,979	-	-	-	-	33	33	-	-	-	-	-
4.	Surat Berharga / Marketable Securities	3,054,149	714,126	1,045,179	636,203	443,618	215,023	2,159,836	372,810	963,907	443,971	219,103	160,045	
5.	Kredit yang diberikan / Loans	2,799,850	1,794,740	436,956	93,931	471,246	2,977	3,353,353	1,116,541	1,446,960	785,375	157	4,320	
6.	Tagihan lainnya / Other Receivables	92,677	29,422	30,302	10,484	22,469	-	59,450	26,340	30,790	34	2,286	-	
7.	Lain-lain / Others	337,365	337,365	-	-	-	-	86,976	86,976	-	-	-	-	-
	Total Aset / Total Asset	8,885,153	5,476,765	1,512,437	740,618	937,333	218,000	7,396,764	3,339,816	2,441,657	1,229,380	221,546	164,365	
B. Kewajiban / Liabilities														
1.	Dana Pihak Ketiga / Deposits from Customer	2,919,273	2,389,673	168,500	361,100	-	-	2,576,030	2,079,430	169,500	327,100	-	-	-
2.	Kewajiban pada Bank Indonesia / Liabilities with Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Kewajiban pada bank lain / Liabilities with Other Banks	138,290	138,290	-	-	-	-	150,435	150,435	-	-	-	-	-
4.	Surat Berharga yang Diterbitkan / Securities issued	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Pinjaman yang Diterima / Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Kewajiban lainnya / Other Liabilities	162,735	74,682	42,128	16,200	29,725	-	101,563	43,205	41,236	11,496	5,626	-	
7.	Lain-lain / Others	2,399,690	153,994	-	-	-	2,245,696	166,069	166,069	-	-	-	-	-
	Total Kewajiban / Total Liabilities	5,619,988	2,756,639	210,628	377,300	29,725	2,245,696	2,994,097	2,439,139	210,736	338,596	5,626	-	
	Selisih Aset dengan Kewajiban dalam Neraca / On Balance Sheet Asset and Liabilities Differences	3,265,165	2,720,126	1,301,809	363,318	907,608	(2,027,696)	4,402,667	900,677	2,230,921	890,784	215,920	164,365	
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	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Kontijensi / Contingency	26,433	-	3,832	11,756	9,572	1,273	36,750	-	-	-	-	36,750	
	Total Kewajiban Rekening Administratif / Total Off Balance Sheet Liabilities	26,433	-	3,832	11,756	9,572	1,273	36,750	-	-	-	-	36,750	
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Asset and Liabilities Differences	(26,433)	-	-	-	-	(1,273)	(36,750)	-	-	-	-	(36,750)	
	Selisih [(IA-IB)-(IIA-IB)] / Differences [(IA-IB)-(IIA-IB)]	3,238,732	2,720,126	1,301,809	363,318	907,608	(2,029,969)	4,365,917	900,677	2,230,921	890,784	215,920	127,615	
	Selisih Kumulatif / Cumulative Differences	19,684,067	2,720,126	4,021,935	4,385,253	5,292,861	3,263,892	16,658,877	900,677	3,131,598	4,022,382	4,238,302	4,365,917	

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	31 Desember 2019/ 31 December 2019					31 Desember 2018/ 31 December 2018							
		Saldo/ Balance	Jatuh Tempo / Maturity					Saldo/ Balance	Jatuh Tempo / Maturity					
(1)	(2)	(3)	< 1 bulan/ month	> 1 - 3 bulan/ month	> 3 - 6 bulan/ month	> 6 - 12 bulan/ month	> 12 bulan/ month	(9)	< 1 bulan/ month	> 1 - 3 bulan/ month	> 3 - 6 bulan/ month	> 6 - 12 bulan/ month	> 12 bulan/ month	(14)
I NERACA / BALANCE SHEET														
A Aset / Assets														
1.	Kas / Cash	1,336	1,336	-	-	-	-	1,884	1,884	-	-	-	-	-
2.	Penempatan pada Bank Indonesia / Placement with Bank Indonesia	846,848	846,848	-	-	-	-	661,451	661,451	-	-	-	-	-
3.	Penempatan pada bank lain / Placement with Other Banks	98,539	98,539	-	-	-	-	389,669	389,669	-	-	-	-	-
4.	Surat Berharga / Marketable Securities	17,228	6,101	11,127	-	-	-	31,096	-	12,933	-	-	18,163	-
5.	Kredit yang diberikan / Loans	2,248,104	462,287	1,785,817	-	-	-	2,393,839	315,152	17,256	982,931	1,078,500	-	-
6.	Tagihan lainnya / Other Receivables	13,088	1,413	4,312	6,930	433	-	10,351	1,218	1,580	6,206	1,347	-	-
7.	Lain-lain / Others	28,981	28,981	-	-	-	-	50,399	50,399	-	-	-	-	-
	Total Aset / Total Asset	3,254,124	1,445,505	1,801,256	6,930	433	-	3,538,689	1,419,773	31,769	989,137	1,098,010	-	-
B. Kewajiban / Liabilities														
1.	Dana Pihak Ketiga / Deposits from Customer	370,879	370,879	-	-	-	-	606,347	606,347	-	-	-	-	-
2.	Kewajiban pada Bank Indonesia / Liabilities with Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Kewajiban pada bank lain / Liabilities with Other Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Surat Berharga yang Diterbitkan / Securities issued	-	-	-	-	-	-	-	-	-	-	-	-	-
5.	Pinjaman yang Diterima / Borrowings	3,470,625	-	-	-	3,470,625	-	4,673,500	-	-	-	-	4,673,500	-
6.	Kewajiban lainnya / Other Liabilities	13,052	1,381	4,308	6,930	433	-	10,333	1,218	1,563	6,206	1,346	-	-
7.	Lain-lain / Others	1,231,090	189,902	-	-	-	1,041,188	2,315,259	14,459	-	-	-	2,300,800	-
	Total Kewajiban / Total Liabilities	5,085,646	562,162	4,308	6,930	3,471,058	1,041,188	7,605,439	622,024	1,563	6,206	1,346	6,974,300	-
	Selisih Aset dengan Kewajiban dalam Neraca / On Balance Sheet Asset and Liabilities Differences	(1,831,522)	883,343	1,796,948	-	(3,470,625)	(1,041,188)	(4,066,750)	797,749	30,206	982,931	1,096,664	(6,974,300)	-
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	6,494,685	1,272,775	380,589	956,045	2,709,267	1,176,009	6,553,646	1,816,258	1,337,015	2,044,526	822,550	533,297	-
2.	Kontijensi / Contingency	11,815	-	58	11,757	-	-	8,125	-	-	-	-	8,125	-
	Total Kewajiban Rekening Administratif / Total Off Balance Sheet Liabilities	6,506,500	1,272,775	380,647	967,802	2,709,267	1,176,009	6,561,771	1,816,258	1,337,015	2,044,526	822,550	541,421	-
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Asset and Liabilities Differences	(6,506,500)	(1,272,775)	(380,647)	(967,802)	(2,709,267)	(1,176,009)	(6,561,771)	(1,816,258)	(1,337,015)	(2,044,526)	(822,550)	(541,421)	-
	Selisih [(A-B)+((IA-IB)) / Differences [(IA-IB)+((IA-IB))]	(9,379,210)	(389,432)	1,416,301	(967,802)	(6,179,892)	(3,258,385)	(10,628,522)	(1,018,509)	(1,306,809)	(1,061,595)	274,114	(7,515,721)	-
	Selisih Kumulatif / Cumulative Differences	(14,803,531)	(389,432)	1,026,869	59,067	(6,120,825)	(9,379,210)	(20,472,058)	(1,018,508)	(2,325,317)	(3,386,912)	(3,112,799)	(10,628,520)	-

Tabel 8.3 Pengungkapan Nilai *Liquidity Coverage Ratio* (LCR)
Table 8.3 Disclosure of *Liquidity Coverage Ratio* (LCR)

	LCR (%)			
	Triwulan I/ 1st Quarter	Triwulan II/ 2nd Quarter	Triwulan III/ 3rd Quarter	Triwulan IV/ 4th Quarter
	(1)	(2)	(3)	(4)
Bank Secara Individu	844%	930%	740%	743%
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	31 Desember 2019/ 31 December 2019			31 Desember 2018/ 31 December 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	294,296	44,144	551,805	212,948	31,942	399,277
	Total	294,296	44,144	551,805	212,948	31,942	399,277

Tabel/ Table 10

Bank of America N.A. Jakarta Branch
 Organization Chart as of 31 December 2019

