

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

(dalam jutaan rupiah - in million rupiah)

(1)	(2)	(3)	(4)
KOMPONEN MODAL CAPITAL COMPONENT		30 Juni 2020 / 30 June 2020	30 Juni 2019 / 30 June 2019
I KOMPONEN MODAL / CAPITAL COMPONENT			
A Dana Usaha / Operating Funds			
1 Dana Usaha / Operating Funds		3,295,506	3,293,273
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%)		376,436	336,188
D Laba (rugi) tahun berjalan yang dapat diperhitungkan (50%) Profit (loss) for the year which can be calculated (50%)		138,246	112,901
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%)		263	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		(7,871)	(69,429)
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)		41,379	53,514
M Faktor pengurang modal / Deduction from capital Eksposur sekuritisasi / Securitization Exposures		(10,545)	-
		-	-
II MODAL BANK ASING (Jumlah A s.d L - M) FOREIGN CAPITAL BANK (Total A s.d L - M)		3,833,777	3,733,277
III ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT RISK WEIGHTED ASSETS (RWA) CREDIT RISK		3,653,813	4,269,444
IV ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL RISK WEIGHTED ASSETS (RWA) OPERATIONAL RISK		730,570	552,885
V ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR / RISK WEIGHTED ASSETS (RWA) MARKET RISK			
A. Metode Standar / Standardized Method		954,855	664,374
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)]		71.80%	68.04%

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 2020 / 30 June 2020				30 Juni 2019 / 30 June 2019			
		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>	7,295,809	-	-	7,295,809	5,430,024	-	-	5,430,024
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>	1,441,565	-	-	1,441,565	1,352,788	-	-	1,352,788
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>	6,442	-	-	6,442	8,412	-	-	8,412
9	Tagihan kepada Korporasi / <i>Receivables on Corporate</i>	3,637,280	-	-	3,637,280	5,089,349	-	-	5,089,349
10	Tagihan yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-
11	Aset Lainnya / <i>Other Assets</i>	133,319	-	-	133,319	577,098	-	-	577,098
	Total	12,514,415	-	-	12,514,415	12,457,671	-	-	12,457,671

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 2020 / 30 June 2020							30 Juni 2019 / 30 June 2019						
		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 Yea >1 Year s.d. 3 Yea	>3 thn s.d. 5 Yea >3 Year s.d. 5 Yea	> 5 thn > 5 Year	Non-Kontraktual Non-Contractual	Total	< 1 tahun < 1 Year	>1 thn s.d. 3 Yea >1 Year s.d. 3 Yea	>3 thn s.d. 5 Yea >3 Year s.d. 5 Yea	> 5 thn > 5 Year	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>	7,295,809	-	-	-	-	7,295,809	5,430,024	-	-	-	-	-	5,430,024	
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>	1,441,565	-	-	-	-	1,441,565	1,352,788	-	-	-	-	-	1,352,788	
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>	235	1,373	357	4,477	-	6,442	4,475	1,149	1,006	1,782	-	-	8,412	
9	Tagihan kepada Korporasi / <i>Receivables on Corporate</i>	3,637,280	-	-	-	-	3,637,280	5,079,497	-	-	-	-	9,852	5,089,349	
10	Tagihan yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Aset Lainnya / <i>Other Assets</i>	-	-	-	-	133,319	133,319	-	-	-	-	-	577,098	577,098	
	Total	12,374,889	1,373	357	4,477	133,319	12,514,415	11,866,784	1,149	1,006	1,782	586,950	12,457,671		

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					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
30 Juni 2020 / 30 June 2020														
1	Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	-	-	-		
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-		
3	Pertambangan dan Penggalian / Mining and Quarrying	-	-	-	-	-	-	-	-	-	-	-		
4	Industri pengolahan / Manufacturing	-	-	-	-	-	-	-	-	-	-	-		
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	-	-	-	-	-	-	-	-	2,042,302	-		
6	Konstruksi / Construction	-	-	-	-	-	-	-	-	-	-	-		
7	Perdagangan besar dan eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	-	534,583	-		
8	Penyediaan akomodasi dan penyediaan makan minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-		
9	Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	-	207,978	-		
10	Perantara keuangan / Financial Intermediary	-	-	-	1,441,565	-	-	-	-	-	852,417	-		
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 Ser	-	-	-	-	-	-	-	-	-	-	-		
16	Jasa perorangan yang melayani rumah tangga / Activities of Households as Employers	-	-	-	-	-	-	-	-	-	-	-		
17	Badan internasional dan badan ekstra internasional lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-		
18	Kegiatan yang belum jelas batasannya / Undefined Activities	-	-	-	-	-	-	-	-	-	-	-		
19	Bukan Lapangan Usaha / Non Business Field	-	-	-	-	-	-	-	6,442	-	-	-		
20	Lainnya / Others	7,295,809	-	-	-	-	-	-	-	-	-	133,319		
Total		7,295,809	-	-	1,441,565	-	-	-	6,442	3,637,280	-	133,319		
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	-	-	-	-	-	-	-	-	-	-	-		
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	-	-	-	-	-	-	-	-	1,930,948	-		
6	Konstruksi / Construction	-	-	-	-	-	-	-	-	-	-	-		
7	Perdagangan besar dan eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	-	-	-		
8	Penyediaan akomodasi dan penyediaan makan minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	1,982,852	-		
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 Ser	-	-	-	-	-	-	-	-	-	-	-		
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		

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 2020 / 30 June 2020				30 Juni 2019 / 30 June 2019				
		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 / Tagihan yang mengalami penurunan nilai (<i>impaired</i>)	12,514,415	-	-	12,514,415	12,457,671	-	-	-	12,457,671
2	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	12,514,415	-	-	12,514,415	12,457,671	-	-	-	12,457,671

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 / Reveivables	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 2020 / 30 June 2020							
1	Pertanian, perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	-	-	-	-	-
4	Industri pengolahan / Manufacturing	2,042,302	-	-	-	16,510	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	-	-	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-
7	Perdagangan besar dan eceran / Wholesale and Retail Trac	534,583	-	-	-	4,191	-
8	Penyediaan akomodasi dan penyediaan makan minum / Hotel and Food & Beverage	-	-	-	-	-	-
9	Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	207,978	-	-	-	1,628	-
10	Perantara keuangan / Financial Intermediary	2,293,982	-	-	-	14,906	-
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	6,442	-	-	-	51	-
20	Lainnya / Others	7,429,128	-	-	-	-	-
Total		12,514,415	-	-	-	-	-
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 Trac	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	-	-	-	-	-

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 / Description	30 Juni 2020 / 30 June 2020		30 Juni 2019 / 30 June 2019	
		CKPN Individual / Allowance for Impairment Losses - Individual	CKPN Kolektif / Allowance for Impairment Losses - Collective	CKPN Individual / Allowance for Impairment Losses - Individual	CKPN Kolektif / Allowance for Impairment Losses - Collective
(1)	(2)	(3)	(4)	(5)	(6)
1	Saldo awal CKPN Beginning Balance / Allowance for Impairment Losses	-	-	-	-
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Beginning Balance - Allowance for Impairment Losses	-	-	-	-
	2.a Pembentukan CKPN pada periode berjalan / Additional allowance for impairment losses during the year	-	37,286	-	-
	2.b Pemulihan CKPN pada periode berjalan / Reversal allowance for impairment losses during the year	-	-	-	-
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan / Allowance for impairment losses used for written off receivables during the year	-	-	-	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan / Other additional (reversal) of allowance during the year	-	-	-	-
	Saldo akhir CKPN Ending Balance	-	37,286	-	-

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 2020 / 30 June 2020																
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							
			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
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	7,295,809	7,295,809
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	-	-	-	-	-	-	-	-	-	-	-	-	-	1,441,565	1,441,565
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	6,442	6,442
9	Tagihan kepada Korporasi / Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-	-	3,637,280	3,637,280
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	133,319	133,319
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	12,514,415	12,514,415

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							
			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
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	-	1,352,788	1,352,788
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	577,098	577,098
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	12,457,671	12,457,671

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 2020 / 30 June 2020							30 Juni 2019 / 30 June 2019								
		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	31,674,599	-	-	351,982	295,441	365,914	-	365,914	23,904,194	-	-	131,380	156,019	246,886	-	246,886
3	Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	31,674,599	-	-	351,982	295,441	365,914	-	365,914	23,904,194	-	-	131,380	156,019	246,886	-	246,886



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	30 Juni 2020 / 30 June 2020										30 Juni 2019 / 30 June 2019										ATMR / RWA	Beban Modal / Capital Charge	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	7,295,809	-	-	-	-	-	-	-	-	-	-	-	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	-	727,936	-	-	-	713,629	-	-	-	-	-	502,402	40,192	-	905,518	-	-	-	-	447,270	-	-	-	-	404,739	32,379
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	-	-	-	-	-	-	6,442	-	-	-	-	4,831	386	-	-	-	-	-	-	1,310	7,102	-	-	-	8,084	647
9	Tagihan kepada Korporasi / Receivables on Corporate	-	1,321,508	-	-	-	-	-	2,315,772	-	-	2,580,073	206,406	-	2,417,225	-	-	-	-	-	-	2,672,124	-	-	-	3,155,569	252,446
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	2,442	-	-	-	-	-	-	-	-	130,878	-	130,878	10,470	5,046	-	-	-	-	-	-	572,052	-	-	-	572,052	45,764
Total Eksposur Neraca / Total Exposures - Balance Sheet		7,298,251	2,049,444	-	-	-	713,629	6,442	2,446,650	-	-	3,218,184	257,455	5,435,070	3,322,743	-	-	-	-	447,270	1,310	3,251,278	-	-	4,140,444	331,236	
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	6,059,619	4,632	-	-	-	56,171	-	-	-	-	29,012	2,321	5,387,262	7,182	-	-	-	-	-	48,072	-	-	-	-	25,472	2,038
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Eksposur TRA Total Exposures / Off Balance Sheets		6,059,619	4,632	-	-	-	56,171	-	-	-	-	29,012	2,321	5,387,262	7,182	-	-	-	-	48,072	-	-	-	-	-	25,472	2,038
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	-	-	-	-	-	-	-	406,617	-	-	406,617	32,529	-	-	-	-	-	-	-	-	103,528	-	-	-	103,528	8,282
Total Eksposur Counterparty Credit Risk / Total Exposures - Counterparty Credit Risk		-	-	-	-	-	-	-	406,617	-	-	406,617	32,529	-	-	-	-	-	-	-	-	103,528	-	-	-	103,528	8,282
Total (A+B+C)		#####	2,054,077	-	-	-	769,800	6,442	2,853,267	-	-	3,653,813	292,305	10,822,332	3,329,925	-	-	-	-	495,342	1,310	3,354,806	-	-	4,269,444	341,556	

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 2020 / 30 June 2020						30 Juni 2019 / 30 June 2019					
		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>	7,295,809	-	-	-	7,295,809	0	5,430,024	-	-	-	5,430,024	-
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>	1,441,565	-	356,375	-	-	1,085,190	1,352,788	-	649,865	-	-	702,923
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>	6,442	-	-	-	-	6,442	8,412	7,102	-	-	-	1,310
9	Tagihan kepada Korporasi / <i>Receivables on Corporate</i>	3,637,280	-	1,321,508	-	-	2,315,772	5,089,349	-	2,417,225	-	-	2,672,124
10	Tagihan yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / <i>Other Assets</i>	133,319	-	-	-	2,442	130,877	577,098	-	-	-	5,046	572,052
Total Eksposur Neraca / Total Exposures - Balance Sheet		12,514,415	-	1,677,883	-	7,298,251	3,538,281	12,457,671	7,102	3,067,090	-	5,435,070	3,948,409
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>	6,120,422	-	-	-	-	6,120,422	5,442,516	-	-	-	-	5,442,516
10	Tagihan yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-	-	-	-	-
Total Eksposur TRA / Total Exposures - Off Balance Sheets		6,120,422	-	-	-	-	6,120,422	5,442,516	-	-	-	-	5,442,516
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>	406,617	-	-	-	-	406,617	103,528	-	-	-	-	103,528
Total Eksposur Counterparty Credit Risk / Total Exposures - Counterparty Credit Risk		406,617	-	-	-	-	406,617	103,528	-	-	-	-	103,528
Total (A+B+C)		19,041,454	-	1,677,883	-	7,298,251	10,065,320	18,003,714	7,102	3,067,090	-	5,435,070	9,494,452

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 2020 / 30 June 2020		30 Juni 2019 / 30 June 2019	
		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

No	Kategori Portofolio / Portfolio Category	30 Juni 2020 / 30 June 2020			30 Juni 2019 / 30 June 2019		
		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	7,295,809	-	-	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	1,441,565	502,402	502,402.00	1,352,788	141,543	404,739
5	Kredit Beraqun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-
6	Kredit Beraqun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	6,442	4,831	4,831	8,412	10,104	8,084
9	Tagihan kepada Korporasi / Receivables on Corporate	3,637,280	3,637,280	2,580,073	5,089,349	3,565,417	3,155,569
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	133,319	130,878	130,878.00	577,098	57,809	572,052
	TOTAL	12,514,415	4,275,391	3,218,184	12,457,871	3,774,873	4,140,444

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

No	Kategori Portofolio / Portfolio Category	30 Juni 2019 / 30 June 2019			30 Juni 2019 / 30 June 2019		
		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 Beraqun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-
6	Kredit Beraqun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-
9	Tagihan kepada Korporasi / Receivables on Corporate	6,120,422	29,012	29,012	5,442,516	2,004,071	25,472
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
	TOTAL	6,120,422	29,012	29,012	5,442,516	2,004,071	25,472

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

No	Kategori Portofolio / Portfolio Category	30 Juni 2019 / 30 June 2019			30 Juni 2018 / 30 June 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	403,233	403,233	403,233	103,528	103,528	-
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA) Weighted Exposure from CVA	3,384	3,384	3,384	-	-	103,528
	TOTAL	406,617	406,617	406,617	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)

No	Jenis Transaksi / Transactions	30 Juni 2019 / 30 June 2019			30 Juni 2018 / 30 June 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

No	Jenis Transaksi / Transactions	30 Juni 2019 / 30 June 2019				30 Juni 2018 / 30 June 2018			
		Beban Modal / Capital Charge	ATMR / RWA	Beban Modal / Capital Charge	ATMR / RWA	Beban Modal / Capital Charge	ATMR / RWA	Beban Modal / Capital Charge	ATMR / RWA
(1)	(2)	(3)	(4)	(3)	(4)	(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 Beraqun Aset yang memenuhi persyaratan / Purchase of Asset-Backed Securities that meet the requirements	-	-	-	-	-	-	-	-
6	Pembelian Efek Beraqun 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 / Securitization 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)	
	30 Juni 2019 / 30 June 2019	30 Juni 2018 / 30 June 2018
1	TOTAL ATMR RISIKO KREDIT Total RWA for Credit Risk	3,653,813
2	TOTAL FAKTOR PENGURANG MODAL / Total Capital Deduction Factor	4,269,444

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 2020 / 30 June 2020		30 Juni 2019 / 30 June 2019	
		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	49,524	619,052	36,508	456,356
2	Risiko Nilai Tukar / Foreign Exchange Risk	26,864	335,803	16,641	208,018
3	Risiko Ekuitas *) / Equity Risk *)	-	-	-	-
4	Risiko Komoditas *) / Commodity Risk *)	-	-	-	-
5	Risiko Option / Option Risk	-	-	-	-
	Total	76,388	954,855	53,150	664,374

*) 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 2020 / 30 June 2020	31 Maret 2020 / 31 March 2020	30 Juni 2020 / 30 June 2020	31 Maret 2020 / 31 March 2020
(1)	(2)	(3)	(4)	(5)	(6)
1	Parallel up	(167,814)	(176,465)	147,104	153,312
2	Parallel down	188,042	197,081	(150,580)	(164,446)
3	Steeper	79,301	85,620		
4	Flattener	(110,591)	(118,225)		
5	Short rate up	(161,942)	(171,825)		
6	Short rate down	177,162	188,962		
7	Nilai Maksimum Negatif (absolut) / Negative Maximum Value (absolute)	167,814	176,465	150,580	164,446
8	Modal Tier1 (untuk Delta EVE) atau Projected Income (untuk Delta NII) / Tier 1 capital (for Delta EVE) or Projected Income (for Delta NII)	3,792,398	3,817,372	332,819	306,803
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)	4.43%	4.62%	45.24%	53.60%

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 2020 Mata Uang : Rupiah dan USD</p>	<p>Bank Name : Bank of America NA, Jakarta Branch Position : 30 June 2020 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 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 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>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.</p> <p>The periodicity of the calculation of the bank's IRRBB measures is performed quarterly.</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 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).</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 2020 / 30 June 2020						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
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)	
I NERACA / BALANCE SHEET													
A Aset / Assets													
1.	Kas / Cash	1,738	1,738	-	-	-	-	2,888	2,888	-	-	-	-
2.	Penempatan pada Bank Indonesia / Placement with Bank Indonesia	2,395,876	2,155,214	-	240,662	-	-	970,154	970,154	-	-	-	-
3.	Penempatan pada bank lain / Placement with Other Banks	271,712	271,712	-	-	-	-	44,377	44,377	-	-	-	-
4.	Surat Berharga / Marketable Securities	2,856,554	239,192	-	-	584,761	2,032,601	3,429,221	199,647	273,373	812,582	2,133,744	9,875
5.	Kredit yang diberikan / Loans	2,144,140	1,074,808	693,919	369,045	166	6,202	592,871	274,785	26,496	286,102	6	5,482
6.	Tagihan lainnya / Other Receivables	606,301	606,301	-	-	-	-	544,214	544,214	-	-	-	-
7.	Lain-lain / Others	-	-	-	-	-	-	-	-	-	-	-	-
	Total Aset / Total Asset	8,276,321	4,348,965	693,919	609,707	584,927	2,038,803	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	3,137,597	2,769,897	367,700	-	-	-	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	173,498	173,498	-	-	-	-	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	164,647	164,647	-	-	-	-	428,381	428,381	-	-	-	-
	Total Kewajiban / Total Liabilities	3,475,742	3,108,042	367,700	-	-	-	4,333,964	3,839,364	349,600	145,000	-	-
	Selisih Aset dengan Kewajiban dalam Neraca / On Balance Sheet Asset and Liabilities Differences	4,800,579	1,240,923	326,219	609,707	584,927	2,038,803	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	16,164,691	10,471,244	2,617,646	794,645	2,131,436	149,720	-	-	-	-	-	-
2.	Kontijensi / Contingency	3,816	3,816	-	-	-	-	-	-	-	-	-	-
	Total Tagihan Rekening Administratif / Total Off Balance Sheet Receivables	16,168,507	10,475,060	2,617,646	794,645	2,131,436	149,720	-	-	-	-	-	-
B. Kewajiban Rekening Administratif / Off Balance Sheet Liabilities													
1.	Komitmen / Commitment	14,835,857	10,664,963	1,462,444	855,300	1,853,150	-	22,465	22,465	-	-	-	-
2.	Kontijensi / Contingency	44,595	-	-	-	-	44,595	39,314	-	-	-	-	39,314
	Total Kewajiban Rekening Administratif / Total Off Balance Sheet Liabilities	14,880,452	10,664,963	1,462,444	855,300	1,853,150	44,595	61,779	22,465	-	-	-	39,314
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Asset and Liabilities Differences	1,288,055	(189,903)	1,155,202	(60,655)	278,286	105,125	(61,779)	(22,465)	-	-	-	(39,314)
	Selisih [(IA-IB)+(IIA-IIIB)] / Differences [(IA-IB)+(IIA-IIIB)]	6,088,634	1,051,020	1,481,421	549,052	863,213	2,143,928	1,187,982	(1,825,764)	(49,731)	953,684	2,133,750	(23,957)
	Selisih Kumulatif / Cumulative Differences	16,698,294	1,051,020	2,532,441	3,081,493	3,944,706	6,088,634	(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 2020 / 30 June 2020					30 Juni 2019 / 30 June 2019						
		Saldo / Balance	Jatuh Tempo / Maturity				Saldo / Balance	Jatuh Tempo / Maturity					
##	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
I NERACA / BALANCE SHEET													
A Aset / Assets													
1.	Kas / Cash	698	698	-	-	-	-	2,656	2,656	-	-	-	-
2.	Penempatan pada Bank Indonesia / Placement with Bank Indonesia	1,995,700	1,995,700	-	-	-	-	1,639,016	1,639,016	-	-	-	-
3.	Penempatan pada bank lain / Placement with Other Banks	99,842	99,842	-	-	-	-	100,404	100,404	-	-	-	-
4.	Surat Berharga / Marketable Securities	-	-	-	-	-	-	35,375	1,978	-	-	33,397	-
5.	Kredit yang diberikan / Loans	2,519,686	97,690	948,742	404,129	1,069,125	-	1,344,358	4,365	-	28,255	1,311,738	-
6.	Tagihan lainnya / Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Lain-lain / Others	38,104	38,104	-	-	-	-	495,635	495,635	-	-	-	-
Total Aset / Total Asset		4,654,030	2,232,034	948,742	404,129	1,069,125	-	3,617,444	2,244,054	-	28,255	1,345,135	-
B. Kewajiban / Liabilities													
1.	Dana Pihak Ketiga / Deposits from Customer	375,106	375,106	-	-	-	-	467,140	467,140	-	-	-	-
2.	Kewajiban pada Bank Indonesia / Liabilities with Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
3.	Kewajiban pada bank lain / Liabilities with Other Banks	2,722,149	2,722,149	-	-	-	-	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	2,347,043	2,347,043	-	-	-	-	6,141,592	6,141,592	-	-	-	-
Total Kewajiban / Total Liabilities		5,444,298	5,444,298	-	-	-	-	13,217,463	13,217,463	-	-	-	-
Selisih Aset dengan Kewajiban dalam Neraca / On Balance Sheet Asset and Liabilities Differences		(790,268)	(3,212,264)	948,742	404,129	1,069,125	-	(9,600,019)	(10,973,409)	-	28,255	1,345,135	-
II REKENING ADMINISTRATIF / OFF BALANCE SHEETS													
A. Tagihan Rekening Administratif / Off Balance Sheet Receivables													
1.	Komitmen / Commitment	10,757,936	8,896,748	70,078	766,078	25,032	-	16,573,465	-	12,657,251	3,702,620	213,594	-
2.	Kontijensi / Contingency	2,523,235	2,523,235	-	-	-	-	5,199	5,199	-	-	-	-
Total Tagihan Rekening Administratif / Total Off Balance Sheet Receivables		13,281,171	12,419,983	70,078	766,078	25,032	-	16,578,664	5,199	12,657,251	3,702,620	213,594	-
B. Kewajiban Rekening Administratif / Off Balance Sheet Liabilities													
1.	Komitmen / Commitment	17,682,473	9,963,832	585,111	5,227,921	574,819	1,330,790	19,019,246	1,256,443	9,597,899	5,689,229	2,082,125	393,550
2.	Kontijensi / Contingency	11,575	-	-	-	-	11,575	12,503	-	-	-	-	12,503
Total Kewajiban Rekening Administratif / Total Off Balance Sheet Liabilities		17,694,048	9,963,832	585,111	5,227,921	574,819	1,342,365	19,031,749	1,256,443	9,597,899	5,689,229	2,082,125	406,053
Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Asset and Liabilities Differences		(4,412,877)	2,456,151	(515,033)	(4,461,843)	(549,787)	(1,342,365)	(2,453,085)	(1,251,244)	3,059,352	(1,986,609)	(1,868,531)	(406,053)
Selisih [(IA-IB)+(IIA-IIIB)] / Differences [(IA-IB)+(IIA-IIIB)]		(5,203,145)	(756,113)	433,709	(4,057,714)	519,338	(1,342,365)	(12,053,104)	(12,224,653)	3,059,352	(1,958,354)	(523,396)	(406,053)
Selisih Kumulatif / Cumulative Differences		(14,522,560)	(756,113)	(322,404)	(4,380,118)	(3,860,780)	(5,203,145)	(56,213,764)	(12,224,653)	(9,165,301)	(11,123,655)	(11,647,051)	(12,053,104)

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	864%	1174%	-	-
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 2020 / 30 June 2020			30 Juni 2019 / 30 June 2019		
		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	389,637	58,446	730,570	294,872	44,231	552,885
	Total	389,637	58,446	730,570	294,872	44,231	552,885