

PENGUNGKAPAN INFORMASI KUANTITATIF EKSPOSUR RISIKO BERDASARKAN SURAT EDARAN OTORITAS JASA KEUANGAN (SE OJK) No. 43/SEOJK.03/2016 TANGGAL 28 SEPTEMBER 2016
DISCLOSURE OF QUANTITATIVE RISK EXPOSURES INFORMATION BASED ON OJK CIRCULAR LETTER (SE OJK) No. 43/SEOJK.03/2016 DATED 28 SEPTEMBER 2016

- 1. PT Bank Commonwealth (PTBC) tidak memiliki entitas anak, sehingga PTBC hanya mencantumkan pengungkapan informasi kuantitatif eksposur risiko secara individu.**
PT Bank Commonwealth (PTBC) has no subsidiaries, thus PTBC only disclose quantitative risk exposures information as an individual bank.
- 2. Pengungkapan informasi kuantitatif eksposur risiko hanya disajikan pada Laporan Publikasi Triwulanan posisi akhir bulan Juni pada Situs Web Bank.**
Disclosure of quantitative risk exposures information is only presented for Quarterly Published Financial Statements as of end of June into the Bank's website.
- 3. PTBC tidak memiliki eksposur Repo, Sekuritisasi Aset, dan eksposur yang menimbulkan risiko kredit akibat kegagalan setelmen per akhir bulan Juni 2020 dan 2019. Oleh karena itu, PTBC tidak menyajikan tabel yang berhubungan dengan pengungkapan-pengungkapan eksposur tersebut.**
PTBC has no Repo, Asset Securitization, and exposures in settlement risk as of June 2020 and 2019. Thus, PTBC did not present the tables which are relating to those exposures.

PENGUNGKAPAN INFORMASI KUANTITATIF EKSPOSUR RISIKO
DISCLOSURE OF QUANTITATIVE INFORMATION OF RISK EXPOSURES

1. PENGUNGKAPAN RISIKO KREDIT
1. DISCLOSURE OF CREDIT RISK

Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank Secara Individu
Disclosure of Net Receivables by Region - Bank Only

(dalam jutaan Rupiah)
(in millions 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 Region | | | | | | | | Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Region | | | | | | | | |
| | | Jawa | Bali, NTB & NTT | Sumatera | Kalimantan | Sulawesi | Maluku | Irian | Total | Jawa | Bali, NTB & NTT | Sumatera | Kalimantan | Sulawesi | Maluku | Irian | Total | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | |
| 1 | Tagihan Kepada Pemerintah Receivables from Government | 4,753,896 | - | - | - | - | - | - | 4,753,896 | 4,049,955 | - | - | - | - | - | - | - | 4,049,955 |
| 2 | Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank Receivables from Banks | 2,722,815 | - | 8,005 | - | - | - | - | 2,730,820 | 2,652,608 | - | 10,015 | - | - | - | - | - | 2,662,623 |
| 5 | Kredit Beragun Rumah Tinggal Loan Secured by Residential Properties | 1,915,694 | 175,947 | 64,350 | 25,471 | 37,707 | - | - | 2,219,169 | 2,481,594 | 213,570 | 109,593 | 36,246 | 54,442 | - | - | - | 2,895,445 |
| 6 | Kredit Beragun Properti Komersial Loan Secured by Commercial Properties | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Kredit Pegawai/Pensiunan Employee/Pensioner Loans | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios | 2,596,258 | 121,436 | 571,723 | 166,798 | 165,901 | 1,599 | 16,665 | 3,640,380 | 2,180,647 | 107,810 | 528,994 | 180,786 | 252,638 | 251 | 6,466 | 3,257,592 | |
| 9 | Tagihan Kepada Korporasi Receivables from Corporates | 5,650,734 | 211,645 | 297,833 | 241,924 | 91,479 | - | - | 6,493,615 | 6,785,350 | 338,498 | 403,055 | 322,811 | 119,353 | - | - | - | 7,969,067 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Receivables | 306,636 | 40,117 | 52,552 | 13,221 | 7,165 | 21 | 36 | 419,748 | 286,385 | 20,975 | 32,668 | 21,178 | 6,939 | - | 10 | - | 368,155 |
| 11 | Aset Lainnya Other Assets | 775,113 | 41,755 | 30,593 | 19,467 | 11,457 | - | - | 878,385 | 688,527 | 64,914 | 25,786 | 16,886 | 8,423 | - | - | - | 804,536 |
| | Total | 18,721,146 | 590,900 | 1,025,056 | 466,881 | 313,709 | 1,620 | 16,701 | 21,136,013 | 19,125,066 | 745,767 | 1,110,111 | 577,907 | 441,795 | 251 | 6,476 | - | 22,007,373 |

Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Individu
Disclosure of Net Receivables by Contractual Remaining Maturity - Bank Only

(dalam jutaan Rupiah)
(in millions 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 / Net Receivables by Contractual Remaining Maturity | | | | | | Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak / Net Receivables by Contractual Remaining Maturity | | | | | |
| | | ≤1 tahun ≤1 year | >1 thn s.d. 3 thn >1 - 3 years | >3 thn s.d. 5 thn >3 - 5 years | >5 thn >5 years | Non-Kontraktual Non-Contractual | Total | ≤1 tahun ≤1 year | >1 thn s.d. 3 thn >1 - 3 years | >3 thn s.d. 5 thn >3 - 5 years | >5 thn >5 years | Non-Kontraktual Non-Contractual | Total |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
| 1 | Tagihan Kepada Pemerintah Receivables from Government | 1,993,110 | 904,959 | 1,176,958 | 130,355 | 548,514 | 4,753,896 | 1,420,392 | 705,046 | 776,432 | 3,588 | 1,144,497 | 4,049,955 |
| 2 | Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank Receivables from Banks | 1,547,034 | 396,313 | - | - | 787,473 | 2,730,820 | 1,673,907 | 331,220 | - | - | 657,496 | 2,662,623 |
| 5 | Kredit Beragun Rumah Tinggal Loan Secured by Residential Properties | 10,621 | 85,496 | 233,995 | 1,889,057 | - | 2,219,169 | 5,224 | 94,511 | 331,693 | 2,464,017 | - | 2,895,445 |
| 6 | Kredit Beragun Properti Komersial Loan Secured by Commercial Properties | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Kredit Pegawai/Pensiunan Employee/Pensioner Loans | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios | 493,513 | 1,892,763 | 1,207,210 | 46,894 | - | 3,640,380 | 516,357 | 1,720,989 | 949,437 | 70,809 | - | 3,257,592 |
| 9 | Tagihan Kepada Korporasi Receivables from Corporates | 5,240,232 | 180,988 | 259,294 | 813,101 | - | 6,493,615 | 6,362,131 | 248,374 | 394,095 | 964,467 | - | 7,969,067 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Receivables | 185,373 | 29,817 | 17,847 | 186,711 | - | 419,748 | 207,447 | 34,261 | 17,215 | 109,232 | - | 368,155 |
| 11 | Aset Lainnya Other Assets | - | - | - | - | 878,385 | 878,385 | - | - | - | - | 804,536 | 804,536 |
| | Total | 9,469,883 | 3,490,336 | 2,895,304 | 3,066,118 | 2,214,372 | 21,136,013 | 10,185,458 | 3,134,401 | 2,468,872 | 3,612,113 | 2,606,529 | 22,007,373 |

| No | Sektor Ekonomi Economic Sector | Tagihan Kepada Pemerintah Receivables from Government | Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions | Tagihan Kepada Bank Receivables from Banks | Kredit Beragun Rumah Tinggal Loan Secured by Residential Properties | Kredit Beragun Properti Komersial Loan Secured by Commercial Properties | Kredit Pegawai/ Pensunan Employee/ Pensioner Loans | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios | Tagihan Kepada Korporasi Receivables from Corporates | Tagihan yang Telah Jatuh Tempo Past Due Receivables | Aset Lainnya Other Assets | Total |
|------------------------------------|---|--|---|--|---|---|---|---|--|---|--|------------------------------|-------------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
| 30 Juni 2020 / 30 June 2020 | | | | | | | | | | | | | |
| 1 | Pertanian, perburuan dan kehutanan Agriculture, hunting and forestry | - | - | - | - | - | - | - | 55,035 | 9,012 | 418 | - | 64,465 |
| 2 | Perikanan Fishery | - | - | - | - | - | - | - | 7,072 | - | 157 | - | 7,229 |
| 3 | Pertambangan dan penggalian Mining and excavation | - | - | - | - | - | - | - | 4,493 | 23,280 | - | - | 27,773 |
| 4 | Industri pengolahan Manufacturing | - | - | - | - | - | - | - | 89,258 | 1,375,193 | 54,129 | - | 1,518,580 |
| 5 | Listrik, gas dan air Electricity, gas and water | - | - | - | - | - | - | - | 1,660 | - | - | - | 1,660 |
| 6 | Konstruksi Construction | - | - | - | - | - | - | - | 16,243 | 367,429 | 9,786 | - | 393,458 |
| 7 | Perdagangan besar dan eceran Wholesale and retail trading | - | - | - | - | - | - | - | 439,535 | 3,385,391 | 128,458 | - | 3,953,384 |
| 8 | Penyediaan akomodasi dan penyediaan makan minum Accommodation, food, and beverage supply | - | - | - | - | - | - | - | 61,790 | 15,964 | 1,659 | - | 79,413 |
| 9 | Transportasi, pergudangan dan komunikasi Transportation, warehousing and communication | - | - | - | - | - | - | - | 65,876 | 237,333 | 8,446 | - | 311,655 |
| 10 | Perantara keuangan Financial intermediaries | 2,421,786 | - | - | 2,730,820 | - | - | - | 978 | 11,244 | - | - | 5,164,828 |
| 11 | Real estate, usaha persewaan dan jasa perusahaan Real estate, rental and corporate services | - | - | - | - | - | - | - | 39,991 | 291,271 | 12,522 | - | 343,784 |
| 12 | Administrasi pemerintahan, pertahanan dan jaminan sosial wajib Government administration, defense and compulsory social security | - | - | - | - | - | - | - | 2,892 | - | 66 | - | 2,958 |
| 13 | Jasa pendidikan Education services | - | - | - | - | - | - | - | 11,448 | 2,326 | 42 | - | 13,816 |
| 14 | Jasa kesehatan dan kegiatan sosial Health and social services | - | - | - | - | - | - | - | 7,512 | 1,100 | 1,624 | - | 10,236 |
| 15 | Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya Community, sociocultural, entertainment and other individual services | - | - | - | - | - | - | - | 245,516 | 105,675 | 2,134 | - | 353,325 |
| 16 | Jasa perorangan yang melayani rumah tangga Individual household services | - | - | - | - | - | - | - | 2,277 | - | - | - | 2,277 |
| 17 | Badan internasional dan badan ekstra internasional lainnya International and other extra international agencies | - | - | - | - | - | - | - | - | - | - | - | - |
| 18 | Kegiatan yang belum jelas batasannya Undefined business activities | - | - | - | - | - | - | - | - | - | - | - | - |
| 19 | Bukan lapangan usaha Non business activities | 3,982 | - | - | - | 2,219,169 | - | - | 2,588,804 | 668,397 | 200,307 | - | 5,680,659 |
| 20 | Lainnya Others | 2,328,128 | - | - | - | - | - | - | - | - | - | 878,385 | 3,206,513 |
| Total | | 4,753,896 | - | - | 2,730,820 | 2,219,169 | - | - | 3,640,380 | 6,493,615 | 419,748 | 878,385 | 21,136,013 |
| 30 Juni 2019 / 30 June 2019 | | | | | | | | | | | | | |
| 1 | Pertanian, perburuan dan kehutanan Agriculture, hunting and forestry | - | - | - | - | - | - | - | 38,284 | 9,313 | 321 | - | 47,918 |
| 2 | Perikanan Fishery | - | - | - | - | - | - | - | 3,098 | 9,690 | 2 | - | 12,790 |
| 3 | Pertambangan dan penggalian Mining and excavation | - | - | - | - | - | - | - | 701 | 23,952 | 1,331 | - | 25,984 |
| 4 | Industri pengolahan Manufacturing | - | - | - | - | - | - | - | 79,353 | 1,680,973 | 33,698 | - | 1,794,024 |
| 5 | Listrik, gas dan air Electricity, gas and water | - | - | - | - | - | - | - | 482 | - | - | - | 482 |
| 6 | Konstruksi Construction | - | - | - | - | - | - | - | 15,872 | 420,459 | 5,878 | - | 442,209 |
| 7 | Perdagangan besar dan eceran Wholesale and retail trading | - | - | - | - | - | - | - | 441,385 | 4,202,548 | 197,606 | - | 4,841,539 |
| 8 | Penyediaan akomodasi dan penyediaan makan minum Accommodation, food, and beverage supply | - | - | - | - | - | - | - | 42,866 | 26,281 | 1,509 | - | 70,656 |
| 9 | Transportasi, pergudangan dan komunikasi Transportation, warehousing and communication | - | - | - | - | - | - | - | 35,211 | 268,974 | 23,957 | - | 328,142 |
| 10 | Perantara keuangan Financial intermediaries | 2,344,297 | - | - | 2,662,623 | - | - | - | 758 | 47,154 | - | - | 5,054,832 |
| 11 | Real estate, usaha persewaan dan jasa perusahaan Real estate, rental and corporate services | - | - | - | - | - | - | - | 23,807 | 384,213 | 9,256 | - | 417,276 |
| 12 | Administrasi pemerintahan, pertahanan dan jaminan sosial wajib Government administration, defense and compulsory social security | - | - | - | - | - | - | - | - | - | - | - | - |
| 13 | Jasa pendidikan Education services | - | - | - | - | - | - | - | 4,287 | 3,078 | 287 | - | 7,652 |
| 14 | Jasa kesehatan dan kegiatan sosial Health and social services | - | - | - | - | - | - | - | 3,100 | 5,829 | - | - | 8,929 |
| 15 | Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya Community, sociocultural, entertainment and other individual services | - | - | - | - | - | - | - | 61,868 | 121,292 | 1,100 | - | 184,260 |
| 16 | Jasa perorangan yang melayani rumah tangga Individual household services | - | - | - | - | - | - | - | 368 | - | - | - | 368 |
| 17 | Badan internasional dan badan ekstra internasional lainnya International and other extra international agencies | - | - | - | - | - | - | - | - | - | - | - | - |
| 18 | Kegiatan yang belum jelas batasannya Undefined business activities | - | - | - | - | - | - | - | - | - | - | - | - |
| 19 | Bukan lapangan usaha Non business activities | 3,588 | - | - | - | 2,895,445 | - | - | 2,506,152 | 765,311 | 93,210 | - | 6,263,706 |
| 20 | Lainnya Others | 1,702,070 | - | - | - | - | - | - | - | - | - | 804,536 | 2,506,606 |
| Total | | 4,049,955 | - | - | 2,662,623 | 2,895,445 | - | - | 3,257,592 | 7,969,067 | 368,155 | 804,536 | 22,007,373 |

| No | Keterangan Description | 30 Juni 2020 / 30 June 2020 | | | | | | | | 30 Juni 2019 / 30 June 2019 | | | | | | | |
|-----|---|-----------------------------|-----------------|-----------|------------|----------|--------|--------|-------------------|-----------------------------|-----------------|-----------|------------|----------|--------|-------|-------------------|
| | | Wilayah / Region | | | | | | | | Wilayah / Region | | | | | | | |
| | | Jawa | Bali, NTB & NTT | Sumatera | Kalimantan | Sulawesi | Maluku | Irian | Total | Jawa | Bali, NTB & NTT | Sumatera | Kalimantan | Sulawesi | Maluku | Irian | Total |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) |
| 1 | Tagihan Gross Receivables | 17,526,551 | 604,023 | 1,050,957 | 474,570 | 319,417 | 1,637 | 16,769 | 19,993,924 | 18,591,656 | 742,999 | 1,109,699 | 570,402 | 440,390 | 250 | 6,493 | 21,461,889 |
| 2 | Tagihan yang mengalami penurunan nilai (<i>impaired</i>) Impaired receivables | | | | | | | | | | | | | | | | |
| | a. Belum jatuh tempo Non past due | 325,684 | 34,149 | 23,803 | 16,046 | 26,488 | 16 | 232 | 426,418 | 90,178 | 14,823 | 132 | 4 | 6,440 | - | - | 111,577 |
| | b. Telah jatuh tempo Past due | 531,278 | 53,408 | 81,919 | 23,879 | 11,639 | 35 | 60 | 702,218 | 388,323 | 24,590 | 43,939 | 26,378 | 10,064 | - | 26 | 493,320 |
| 3 | Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Allowance for impairment losses - Individual | 288,899 | 22,541 | 34,259 | 15,288 | 10,123 | 17 | 68 | 371,195 | 92,290 | 3,970 | 8,400 | 4,428 | 2,457 | - | - | 111,545 |
| 4 | Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Allowance for impairment losses - Collective | 61,869 | 1,878 | 4,221 | 1,989 | 901 | 12 | 103 | 70,973 | 88,017 | 3,854 | 10,450 | 4,518 | 3,879 | 4 | 72 | 110,794 |
| 5 | Tagihan yang dihapus buku Receivables written-off | 230,474 | 15,409 | 22,764 | 15,168 | 13,282 | 5 | 236 | 297,338 | 128,407 | 3,508 | 55,767 | 3,302 | 2,857 | 59 | 39 | 193,939 |

| No | Sektor Ekonomi Economic Sector | Tagihan Receivables | Tagihan yang mengalami penurunan nilai (<i>Impaired</i>) 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 Receivables written- off |
|------------------------------------|---|------------------------|---|-------------------------------|---|---|---|
| | | | 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 | 64,837 | 1,188 | 625 | 372 | 486 | 488 |
| 2 | Perikanan Fishery | 7,358 | 175 | 270 | 129 | 19 | 107 |
| 3 | Pertambangan dan penggalian Mining and excavation | 27,773 | - | - | - | 218 | 57 |
| 4 | Industri pengolahan Manufacturing | 1,571,212 | 64,571 | 96,829 | 56,017 | 12,433 | 33,714 |
| 5 | Listrik, gas dan air Electricity, gas and water | 1,667 | 37 | - | 8 | 4 | - |
| 6 | Konstruksi construction | 406,552 | 19,826 | 18,098 | 13,295 | 2,498 | 2,002 |
| 7 | Perdagangan besar dan eceran Wholesale and retail trading | 4,115,501 | 121,876 | 270,228 | 167,123 | 28,241 | 164,750 |
| 8 | Penyediaan akomodasi dan penyediaan makan minum Accommodation, food, and beverage supply | 80,780 | 3,355 | 2,178 | 1,367 | 398 | 437 |
| 9 | Transportasi, pergudangan dan komunikasi Transportation, warehousing and communication | 318,347 | 6,306 | 13,758 | 6,994 | 2,461 | 7,342 |
| 10 | Perantara keuangan Financial intermediaries | 4,379,732 | 87 | - | 18 | 211 | - |
| 11 | Real estate, usaha persewaan dan jasa perusahaan Real estate, rental and corporate services | 356,820 | 16,310 | 22,025 | 13,109 | 3,300 | 7,517 |
| 12 | Administrasi pemerintahan, pertahanan dan jaminan sosial wajib Government administration, defense and compulsory social security | 2,990 | - | 98 | 32 | 9 | - |
| 13 | Jasa pendidikan Education services | 13,848 | 114 | 62 | 33 | 49 | 354 |
| 14 | Jasa kesehatan dan kegiatan sosial Health and social services | 11,152 | 102 | 2,511 | 916 | 179 | - |
| 15 | Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya Community, sociocultural, entertainment and other individual services | 355,709 | 7,642 | 3,928 | 3,034 | 2,716 | 2,901 |
| 16 | Jasa perorangan yang melayani rumah tangga Individual household services | 2,277 | - | - | - | 8 | - |
| 17 | Badan internasional dan badan ekstra internasional lainnya International and other extra international agencies | - | - | - | - | - | - |
| 18 | Kegiatan yang belum jelas batasannya Undefined business activities | - | - | - | - | - | - |
| 19 | Bukan lapangan usaha Non business activities | 5,789,336 | 184,829 | 271,608 | 108,676 | 17,743 | 77,669 |
| 20 | Lainnya Others | 2,488,033 | - | - | 72 | - | - |
| Total | | 19,993,924 | 426,418 | 702,218 | 371,195 | 70,973 | 297,338 |
| 30 Juni 2019 / 30 June 2019 | | | | | | | |
| 1 | Pertanian, perburuan dan kehutanan Agriculture, hunting and forestry | 48,223 | - | 626 | - | 760 | 693 |
| 2 | Perikanan Fishery | 12,791 | - | 4 | - | 87 | - |
| 3 | Pertambangan dan penggalian Mining and excavation | 26,649 | - | 1,996 | 665 | 108 | - |
| 4 | Industri pengolahan Manufacturing | 1,805,401 | 16,773 | 46,796 | 11,881 | 14,185 | 48,164 |
| 5 | Listrik, gas dan air Electricity, gas and water | 482 | - | - | - | 2 | - |
| 6 | Konstruksi construction | 443,154 | - | 7,544 | 1,000 | 2,986 | 290 |
| 7 | Perdagangan besar dan eceran Wholesale and retail trading | 4,901,271 | 64,734 | 271,861 | 76,855 | 34,157 | 47,154 |
| 8 | Penyediaan akomodasi dan penyediaan makan minum Accommodation, food, and beverage supply | 71,054 | - | 1,907 | 47 | 1,000 | 1,052 |
| 9 | Transportasi, pergudangan dan komunikasi Transportation, warehousing and communication | 329,727 | 404 | 25,681 | 1,501 | 1,884 | 837 |
| 10 | Perantara keuangan Financial intermediaries | 5,036,641 | 64 | - | 64 | 80 | - |
| 11 | Real estate, usaha persewaan dan jasa perusahaan Real estate, rental and corporate services | 421,704 | 4,671 | 13,581 | 4,276 | 2,687 | 82 |
| 12 | Administrasi pemerintahan, pertahanan dan jaminan sosial wajib Government administration, defense and compulsory social security | - | - | - | - | - | - |
| 13 | Jasa pendidikan Education services | 7,663 | - | 298 | - | 57 | 82 |
| 14 | Jasa kesehatan dan kegiatan sosial Health and social services | 8,930 | - | - | - | 274 | - |
| 15 | Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya Community, sociocultural, entertainment and other individual services | 184,781 | - | 2,271 | 189 | 2,192 | 1,172 |
| 16 | Jasa perorangan yang melayani rumah tangga Individual household services | 368 | - | - | - | 1 | - |
| 17 | Badan internasional dan badan ekstra internasional lainnya International and other extra international agencies | - | - | - | - | - | - |
| 18 | Kegiatan yang belum jelas batasannya Undefined business activities | - | - | - | - | - | - |
| 19 | Bukan lapangan usaha Non business activities | 6,292,743 | 24,931 | 120,755 | 14,995 | 50,334 | 94,413 |
| 20 | Lainnya Others | 1,870,307 | - | - | 72 | - | - |
| Total | | 21,461,889 | 111,577 | 493,320 | 111,545 | 110,794 | 193,939 |

Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Secara Individu
Disclosure of Allowance for Impairment Losses Movement Detail - Bank Only

(dalam jutaan Rupiah)
(in millions 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 of allowance for impairment losses | 471,183 | 86,762 | 143,901 | 107,489 |
| 2 | Pembentukan (pemulihan) CKPN pada periode berjalan (net) Charge (release) of impairment provision for the current year (net) | | | | |
| 2.a | Pembentukan CKPN pada periode berjalan Charge of impairment provision for the current year | 185,298 | - | 52,499 | 64,791 |
| 2.b | Pemulihan CKPN pada periode berjalan Release of impairment provision for the current year | - | (15,789) | - | - |
| 3 | CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan Impairment provision for write off for the current year | (297,338) | - | (94,672) | (61,504) |
| 4 | Pembentukan (pemulihan) lainnya pada periode berjalan Other charge (release) for the current year | 12,052 | - | 9,817 | 18 |
| Saldo akhir CKPN Ending balance of allowance for impairment losses | | 371,195 | 70,973 | 111,545 | 110,794 |

1. Saldo awal CKPN adalah posisi 1 Jan 2019 dan 2020. Saldo awal CKPN posisi 1 Jan 2020 setelah memperhitungkan dampak penerapan PSAK 71

Beginning balance of allowance for impairment losses is as per 1 Jan 2019 and 2020. Beginning balance as per 1 Jan 2020 has included impact of PSAK 71 implementation

2. CKPN Individual adalah CKPN dari aset kurang baik (Stage 2) dan tidak baik (Stage 3); CKPN Kolektif adalah CKPN dari aset baik (Stage 1)

Allowance for impairment losses - Individual is allowance for impairment losses on under performing assets (Stage 2) and non performing assets (Stage 3); allowance for impairment losses - Collective is allowance for impairment losses on performing assets (Stage 1)

| 30 Juni 2020 / 30 June 2020 | | | | | | | | | | | | | | | | |
|-----------------------------|--|---|---|------------------------|---|---|---|---|---|---|---|--------------------|-------------------------------|----------------------------|------------|--------------------------------------|
| No | Kategori Portofolio Portfolio Category | Lembaga Pemeringkat Rating Agencies | 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 AAA | AA+ s.d AA- AA+ to AA- | A+ s.d A- A+ to A- | BBB+ s.d BBB- BBB+ to BBB- | BB+ s.d BB- BB+ to BB- | B+ s.d B- B+ to B- | Kurang dari B- Below B- | A-1 A-1 | A-2 A-2 | A-3 A-3 | | | Kurang dari A-3 Below A-3 |
| | | | Fitch Ratings | AAA AAA | AA+ s.d AA- AA+ to AA- | A+ s.d A- A+ to A- | BBB+ s.d BBB- BBB+ to BBB- | BB+ s.d BB- BB+ to BB- | B+ s.d B- B+ to B- | Kurang dari B- Below B- | F1+ s.d F1 F1+ to F1 | F2 F2 | F3 F3 | | | Kurang dari F3 Below F3 |
| | | | Moody's | Aaa Aaa | Aa1 s.d Aa3 Aa1 to Aa3 | A1 s.d A3 A1 to A3 | Baa1 s.d Baa3 Baa1 to Baa3 | Ba1 s.d Ba3 Ba1 to Ba3 | B1 s.d B3 B1 to B3 | Kurang dari B3 Below B3 | P-1 P-1 | P-2 P-2 | P-3 P-3 | | | Kurang dari P-3 Below P-3 |
| | | | PT. Fitch Ratings Indonesia | AAA (idn) AAA (idn) | AA+(idn) s.d AA- (idn) AA+(idn) to AA- (idn) | A+(idn) s.d A-(idn) A+(idn) to A-(idn) | BBB+(idn) s.d BBB- (idn) BBB+(idn) to BBB- (idn) | BB+(idn) s.d BB- (idn) BB+(idn) to BB- (idn) | B+(idn) s.d B-(idn) B+(idn) to B-(idn) | Kurang dari B-(idn) Below B-(idn) | F1+(idn) s.d F1(idn) F1+(idn) to F1(idn) | F2(idn) F2(idn) | F3(idn) F3(idn) | | | Kurang dari F3(idn) Below F3(idn) |
| | | | PT. Pemeringkat Efek Indonesia | idAAA idAAA | idAA+ s.d idAA- idAA+ to idAA- | idA+ s.d idA- idA+ to idA- | idBBB+ s.d idBBB- idBBB+ to idBBB- | idBB+ s.d idBB- idBB+ to idBB- | idB+ s.d idB- idB+ to idB- | Kurang dari idB- Below idB- | idA1 idA1 | idA2 idA2 | idA3 s.d idA4 idA3 to idA4 | | | Kurang dari idA4 Below idA4 |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | |
| 1 | Tagihan Kepada Pemerintah Receivables from Government | | - | - | - | 1,169,944 | - | - | - | - | - | - | - | 3,583,952 | 4,753,896 | |
| 2 | Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities | | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions | | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 4 | Tagihan Kepada Bank Receivables from Banks | | 200,028 | 587,860 | 1,160,502 | 81,643 | 71,275 | - | - | - | - | - | - | 629,512 | 2,730,820 | |
| 5 | Kredit Beragun Rumah Tinggal Loan Secured by Residential Properties | | | | | | | | | | | | | 2,219,169 | 2,219,169 | |
| 6 | Kredit Beragun Properti Komersial Loan Secured by Commercial Properties | | | | | | | | | | | | | - | - | |
| 7 | Kredit Pegawai/Pensiunan Employee/Pensioner Loans | | | | | | | | | | | | | - | - | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios | | | | | | | | | | | | | 3,640,380 | 3,640,380 | |
| 9 | Tagihan Kepada Korporasi Receivables from Corporates | | - | - | - | - | - | - | - | - | - | - | - | 6,493,615 | 6,493,615 | |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Receivables | | | | | | | | | | | | | 419,748 | 419,748 | |
| 11 | Aset Lainnya Other Assets | | | | | | | | | | | | | 878,385 | 878,385 | |
| | TOTAL | | 200,028 | 587,860 | 1,160,502 | 1,251,587 | 71,275 | - | - | - | - | - | - | 17,864,761 | 21,136,013 | |

| 30 Juni 2019 / 30 June 2019 | | | | | | | | | | | | | | | | |
|-----------------------------|--|---|---|------------------------|---|---|---|---|---|---|---|--------------------|-------------------------------|----------------------------|-------------------|--------------------------------------|
| No | Kategori Portofolio Portfolio Category | Lembaga Pemeringkat Rating Agencies | 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 AAA | AA+ s.d AA- AA+ to AA- | A+ s.d A- A+ to A- | BBB+ s.d BBB- BBB+ to BBB- | BB s.d BB- BB to BB- | B+ s.d B- B+ to B- | Kurang dari B- Below B- | A-1 A-1 | A-2 A-2 | A-3 A-3 | | | Kurang dari A-3 Below A-3 |
| | | | Fitch Ratings | AAA AAA | AA+ s.d AA- AA+ to AA- | A+ s.d A- A+ to A- | BBB+ s.d BBB- BBB+ to BBB- | BB s.d BB- BB to BB- | B+ s.d B- B+ to B- | Kurang dari B- Below B- | F1+ s.d F1 F1+ to F1 | F2 F2 | F3 F3 | | | Kurang dari F3 Below F3 |
| | | | Moody's | Aaa Aaa | Aa1 s.d Aa3 Aa1 to Aa3 | A1 s.d A3 A1 to A3 | Baa1 s.d Baa3 Baa1 to Baa3 | Ba1 s.d Ba3 Ba1 to Ba3 | B1 s.d B3 B1 to B3 | Kurang dari B3 Below B3 | P-1 P-1 | P-2 P-2 | P-3 P-3 | | | Kurang dari P-3 Below P-3 |
| | | | PT. Fitch Ratings Indonesia | AAA (idn) AAA (idn) | AA+(idn) s.d AA- (idn) AA+(idn) to AA- (idn) | A+(idn) s.d A-(idn) A+(idn) to A-(idn) | BBB+(idn) s.d BBB- (idn) BBB+(idn) to BBB- (idn) | BB+(idn) s.d BB- (idn) BB+(idn) to BB-(idn) | B+(idn) s.d B-(idn) B+(idn) to B-(idn) | Kurang dari B-(idn) Below B-(idn) | F1+(idn) s.d F1(idn) F1+(idn) to F1(idn) | F2(idn) F2(idn) | F3(idn) F3(idn) | | | Kurang dari F3(idn) Below F3(idn) |
| | | | PT. Pemeringkat Efek Indonesia | idAAA idAAA | idAA+ s.d idAA- idAA+ to idAA- | idA+ s.d idA- idA+ to idA- | idBBB+ s.d idBBB- idBBB+ to idBBB- | idBB+ s.d idBB- idBB+ to idBB- | idB+ s.d idB- idB+ to idB- | Kurang dari idB- Below idB- | idA1 idA1 | idA2 idA2 | idA3 s.d idA4 idA3 to idA4 | | | Kurang dari idA4 Below idA4 |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | |
| 1 | Tagihan Kepada Pemerintah Receivables from Government | | - | - | - | 1,945,639 | - | - | - | - | - | - | - | 2,104,316 | 4,049,955 | |
| 2 | Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities | | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions | | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 4 | Tagihan Kepada Bank Receivables from Banks | | 11,446 | 1,015,102 | 750,709 | 410,102 | - | - | - | - | - | - | - | 475,264 | 2,662,623 | |
| 5 | Kredit Beragun Rumah Tinggal Loan Secured by Residential Properties | | - | - | - | - | - | - | - | - | - | - | - | 2,895,445 | 2,895,445 | |
| 6 | Kredit Beragun Properti Komersial Loan Secured by Commercial Properties | | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 7 | Kredit Pegawai/Pensiunan Employee/Pensioner Loans | | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios | | - | - | - | - | - | - | - | - | - | - | - | 3,257,592 | 3,257,592 | |
| 9 | Tagihan Kepada Korporasi Receivables from Corporates | | - | - | - | - | - | - | - | - | - | - | - | 7,969,067 | 7,969,067 | |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Receivables | | - | - | - | - | - | - | - | - | - | - | - | 368,155 | 368,155 | |
| 11 | Aset Lainnya Other Assets | | - | - | - | - | - | - | - | - | - | - | - | 804,536 | 804,536 | |
| | TOTAL | | 11,446 | 1,015,102 | 750,709 | 2,355,741 | - | - | - | - | - | - | - | 17,874,375 | 22,007,373 | |

Pengungkapan Risiko Kredit Pihak Lawan (Counterparty Credit Risk) : Transaksi Derivatif Over the Counter - Bank secara Individu

(dalam jutaan Rupiah)

Disclosure of Counterparty Credit Risk: Derivative Transactions Over the Counter - Bank Only

(in millions Rupiah)

| No | Variabel yang Mendasari Underlying Financial Instruments | 30 Juni 2020 / 30 June 2020 | | | | | | | | 30 Juni 2019 / 30 June 2019 | | | | | | | |
|-----|--|-----------------------------|---|------------------------|--|--|--|------------|---|-----------------------------|---|------------------------|--|--|--|------------|---|
| | | Notional Amount | | | Tagihan Derivatif Derivative Receivables | Kewajiban Derivatif Derivative Payables | 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 Payables | 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) | (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 | 1,340,473 | - | - | 2,122 | 9,769 | 10,961 | - | 10,961 | 1,238,991 | - | - | 4,873 | 424 | 18,255 | - | 18,255 |
| 3 | Lainnya Others | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | TOTAL | 1,340,473 | - | - | 2,122 | 9,769 | 10,961 | - | 10,961 | 1,238,991 | - | - | 4,873 | 424 | 18,255 | - | 18,255 |

Pengungkapan Risiko Kredit Pihak Lawan (Counterparty Credit Risk) : Transaksi Reverse Repo - Bank secara Individu

(dalam jutaan Rupiah)

Disclosure of Counterparty Credit Risk: Reverse Repo Transactions - Bank Only

(in millions Rupiah)

| No | Kategori Portofolio Portfolio Category | 30 Juni 2020 / 30 June 2020 | | | | 30 Juni 2019 / 30 June 2019 | | | |
|-----|--|-----------------------------------|-------------------------|---|-----------------------------------|-----------------------------------|-------------------------|---|-----------------------------------|
| | | Tagihan Bersih Net Receivables | Nilai MRK CRM Amount | Tagihan Bersih setelah MRK Net Receivables after CRM | ATMR setelah MRK RWA after CRM | Tagihan Bersih Net Receivables | Nilai MRK CRM Amount | 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 from Government | 774,153 | 646,088 | 128,065 | - | - | - | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities | - | - | - | - | - | - | - | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank Receivables from Banks | - | - | - | - | - | - | - | - |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios | - | - | - | - | - | - | - | - |
| 6 | Tagihan Kepada Korporasi Receivables from Corporates | - | - | - | - | - | - | - | - |
| | TOTAL | 774,153 | 646,088 | 128,065 | - | - | - | - | - |

Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individu
Disclosure of Net Receivables and Credit Risk Mitigation Technique - Bank Only

(dalam jutaan Rupiah)
(in millions 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 | | | | Bagian Yang Tidak Dijamin Unsecured Portion | Tagihan Bersih Net Receivables | Bagian Yang Dijamin Dengan / Portion Secured by | | | | Bagian Yang Tidak Dijamin Unsecured Portion |
| | | | Agunan Collaterals | Garansi Guarantee | Asuransi Kredit Credit Insurance | Lainnya Others | | | Agunan Collaterals | 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 On Balance Sheet Exposures | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah Receivables from Government | 3,979,743 | - | - | - | | 3,979,743 | 4,049,955 | - | - | - | | 4,049,955 |
| 2 | Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities | - | - | - | - | | - | - | - | - | - | | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions | - | - | - | - | | - | - | - | - | - | | - |
| 4 | Tagihan Kepada Bank Receivables from Banks | 2,719,859 | 8,004 | - | - | | 2,711,855 | 2,644,368 | 10,000 | - | - | | 2,634,368 |
| 5 | Kredit Beragun Rumah Tinggal Loan Secured by Residential Properties | 2,219,169 | - | - | - | | 2,219,169 | 2,895,445 | - | - | - | | 2,895,445 |
| 6 | Kredit Beragun Properti Komersial Loan Secured by Commercial Properties | - | - | - | - | | - | - | - | - | - | | - |
| 7 | Kredit Pegawai/Pensiunan Employee/Pensioner Loans | - | - | - | - | | - | - | - | - | - | | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios | 3,640,375 | 1,822 | - | - | | 3,638,553 | 3,257,572 | 2,023 | - | - | | 3,255,549 |
| 9 | Tagihan Kepada Korporasi Receivables from Corporates | 6,484,694 | 42,034 | - | - | | 6,442,660 | 7,943,714 | 110,745 | - | - | | 7,832,969 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Receivables | 419,748 | - | - | - | | 419,748 | 368,155 | - | - | - | | 368,155 |
| 11 | Aset Lainnya Other Assets | 878,385 | - | - | - | | 878,385 | 804,536 | - | - | - | | 804,536 |
| | Total Eksposur Neraca Total On Balance Sheet Exposures | 20,341,973 | 51,860 | - | - | - | 20,290,113 | 21,963,745 | 122,768 | - | - | - | 21,840,977 |
| B | Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif Commitments/Contingencies Liabilities Exposures on Off Balance Sheet Transactions | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah Receivables from Government | - | - | - | - | | - | - | - | - | - | | - |
| 2 | Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities | - | - | - | - | | - | - | - | - | - | | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions | - | - | - | - | | - | - | - | - | - | | - |
| 4 | Tagihan Kepada Bank Receivables from Banks | - | - | - | - | | - | - | - | - | - | | - |
| 5 | Kredit Beragun Rumah Tinggal Loan Secured by Residential Properties | - | - | - | - | | - | - | - | - | - | | - |
| 6 | Kredit Beragun Properti Komersial Loan Secured by Commercial Properties | - | - | - | - | | - | - | - | - | - | | - |
| 7 | Kredit Pegawai/Pensiunan Employee/Pensioner Loans | - | - | - | - | | - | - | - | - | - | | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios | 5 | - | - | - | | 5 | 20 | - | - | - | | 20 |
| 9 | Tagihan Kepada Korporasi Receivables from Corporates | 8,921 | - | - | - | | 8,921 | 25,353 | 1,624 | - | - | | 23,729 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Receivables | - | - | - | - | | - | - | - | - | - | | - |
| | Total Eksposur TRA Total Off Balance Sheet Exposures | 8,926 | - | - | - | - | 8,926 | 25,373 | 1,624 | - | - | - | 23,749 |
| C | Eksposur Akibat Kegagalan Pihak Lawan Counterparty Credit Risk Exposures | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah Receivables from Government | 774,153 | 646,088 | - | - | | 128,065 | - | - | - | - | | - |
| 2 | Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities | - | - | - | - | | - | - | - | - | - | | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions | - | - | - | - | | - | - | - | - | - | | - |
| 4 | Tagihan Kepada Bank Receivables from Banks | 10,961 | - | - | - | | 10,961 | 18,255 | - | - | - | | 18,255 |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios | - | - | - | - | | - | - | - | - | - | | - |
| 6 | Tagihan Kepada Korporasi Receivables from Corporates | - | - | - | - | | - | - | - | - | - | | - |
| | Total Eksposur Akibat Kegagalan Pihak Lawan Total Counterparty Credit Risk Exposures | 785,114 | 646,088 | - | - | - | 139,026 | 18,255 | - | - | - | - | 18,255 |
| | Total (A+B+C) | 21,136,013 | 697,948 | - | - | - | 20,438,065 | 22,007,373 | 124,392 | - | - | - | 21,882,981 |

Definisi agunan adalah merujuk pada agunan keuangan yang diakui dalam teknik Mitigasi Risiko Kredit (MRK)
Collateral definition is referred to eligible financial collateral in Credit Risk Mitigation (CRM) technique

Perhitungan ATMR Risiko Kredit dengan menggunakan Pendekatan Standar - Bank secara Individu
Credit RWA Calculation under Standardized Approach - Bank Only

Pengungkapan Eksposur Aset di Neraca
Disclosure of On Balance Sheet Exposures

(dalam jutaan Rupiah)
(in millions Rupiah)

| No | Kategori Portofolio Portfolio Category | 30 Juni 2020 / 30 June 2020 | | | 30 Juni 2019 / 30 June 2019 | | |
|--------------|--|-----------------------------------|------------------------------------|-----------------------------------|-----------------------------------|------------------------------------|-----------------------------------|
| | | Tagihan Bersih Net Receivables | ATMR Sebelum MRK RWA before CRM | ATMR Setelah MRK RWA after CRM | Tagihan Bersih Net Receivables | ATMR Sebelum MRK RWA before CRM | ATMR Setelah MRK RWA after CRM |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1 | Tagihan Kepada Pemerintah Receivables from Government | 3,979,743 | 3,982 | 3,982 | 4,049,955 | 3,588 | 3,588 |
| 2 | Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities | - | - | - | - | - | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank Receivables from Banks | 2,719,859 | 701,472 | 697,470 | 2,644,368 | 626,675 | 621,675 |
| 5 | Kredit Beragun Rumah Tinggal Loan Secured by Residential Properties | 2,219,169 | 674,792 | 674,792 | 2,895,445 | 922,918 | 922,918 |
| 6 | Kredit Beragun Properti Komersial Loan Secured by Commercial Properties | - | - | - | - | - | - |
| 7 | Kredit Pegawai/Pensiunan Employee/Pensioner Loans | - | - | - | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios | 3,640,375 | 2,730,281 | 2,728,914 | 3,257,572 | 2,443,179 | 2,441,662 |
| 9 | Tagihan Kepada Korporasi Receivables from Corporates | 6,484,694 | 6,484,694 | 6,442,660 | 7,943,714 | 7,943,714 | 7,832,969 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Receivables | 419,748 | 556,513 | 556,513 | 368,155 | 518,164 | 518,164 |
| 11 | Aset Lainnya Other Assets | 878,385 | - | 724,273 | 804,536 | - | 639,137 |
| TOTAL | | 20,341,973 | 11,151,734 | 11,828,604 | 21,963,745 | 12,458,238 | 12,980,113 |

Pengungkapan Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif
Disclosure of Commitments/Contingencies Liabilities Exposures on Off Balance Sheet Transactions

(dalam jutaan Rupiah)
(in millions Rupiah)

| No | Kategori Portofolio Portfolio Category | 30 Juni 2020 / 30 June 2020 | | | 30 Juni 2019 / 30 June 2019 | | |
|--------------|--|-----------------------------------|------------------------------------|-----------------------------------|-----------------------------------|------------------------------------|-----------------------------------|
| | | Tagihan Bersih Net Receivables | ATMR Sebelum MRK RWA before CRM | ATMR Setelah MRK RWA after CRM | Tagihan Bersih Net Receivables | ATMR Sebelum MRK RWA before CRM | ATMR Setelah MRK RWA after CRM |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1 | Tagihan Kepada Pemerintah Receivables from Government | - | - | - | - | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities | - | - | - | - | - | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank Receivables from Banks | - | - | - | - | - | - |
| 5 | Kredit Beragun Rumah Tinggal Loan Secured by Residential Properties | - | - | - | - | - | - |
| 6 | Kredit Beragun Properti Komersial Loan Secured by Commercial Properties | - | - | - | - | - | - |
| 7 | Kredit Pegawai/Pensiunan Employee/Pensioner Loans | - | - | - | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios | 5 | 4 | 4 | 20 | 15 | 15 |
| 9 | Tagihan Kepada Korporasi Receivables from Corporates | 8,921 | 8,921 | 8,921 | 25,353 | 25,353 | 23,729 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Receivables | - | - | - | - | - | - |
| TOTAL | | 8,926 | 8,925 | 8,925 | 25,373 | 25,368 | 23,744 |

Pengungkapan Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Pihak Lawan
Disclosure of Counterparty Credit Risk Exposures

(dalam jutaan Rupiah)
(in millions Rupiah)

| No | Kategori Portofolio Portfolio Category | 30 Juni 2020 / 30 June 2020 | | | 30 Juni 2019 / 30 June 2019 | | |
|--------------|--|-----------------------------------|------------------------------------|-----------------------------------|-----------------------------------|------------------------------------|-----------------------------------|
| | | Tagihan Bersih Net Receivables | ATMR Sebelum MRK RWA before CRM | ATMR Setelah MRK RWA after CRM | Tagihan Bersih Net Receivables | ATMR Sebelum MRK RWA before CRM | ATMR Setelah MRK RWA after CRM |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1 | Tagihan Kepada Pemerintah Receivables from Government | 774,153 | - | - | - | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities | - | - | - | - | - | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank Receivables from Banks | 10,961 | 2,192 | 2,192 | 18,255 | 3,651 | 3,651 |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios | - | - | - | - | - | - |
| 6 | Tagihan Kepada Korporasi Receivables from Corporates | - | - | - | - | - | - |
| 7 | Eksposur tertimbang dari Credit Valuation Adjustment (CVA) Weighted exposure from Credit Valuation Adjustment (CVA) | - | - | 83 | - | - | 191 |
| TOTAL | | 785,114 | 2,192 | 2,275 | 18,255 | 3,651 | 3,842 |

Total Pengukuran Risiko Kredit
Total Credit Risk Measurement

(dalam jutaan Rupiah)
(in millions Rupiah)

| | 30 Juni 2020 / 30 June 2020 | 30 Juni 2019 / 30 June 2019 |
|-------------------------------------|--------------------------------|--------------------------------|
| TOTAL ATMR RISIKO KREDIT | | |
| TOTAL CREDIT RISK RWA | 11,839,804 | 13,007,699 |
| TOTAL FAKTOR PENGURANG MODAL | | |
| TOTAL CAPITAL DEDUCTION FACTORS | - | - |

2. PENGUNGKAPAN RISIKO PASAR
2. DISCLOSURE OF MARKET RISK

Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar
Disclosure of Market Risk under Standardized Approach

(dalam jutaan Rupiah)
(in millions Rupiah)

| No | Jenis Risiko / Risk Type | 30 Juni 2020 / 30 June 2020 | | 30 Juni 2019 / 30 June 2019 | |
|-----|---|--------------------------------|---------------|--------------------------------|---------------|
| | | Individual / Bank | | Individual / 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 | 3,097 | 38,716 | 2,246 | 28,076 |
| 2 | Risiko Nilai Tukar Foreign Exchange Risk | 966 | 12,076 | 1,111 | 13,889 |
| 3 | Risiko Ekuitas *) Equity Risk *) | | | | |
| 4 | Risiko Komoditas *) Commodity Risk *) | | | | |
| 5 | Risiko Option Option Risk | - | - | - | - |
| | Total | 4,063 | 50,792 | 3,357 | 41,965 |

*) Untuk bank yang memiliki perusahaan anak yang memiliki eksposur risiko dimaksud
For bank that has subsidiaries with the above risks

Pengungkapan Eksposur Interest Rate Risk in Banking Book (IRRBB)
Disclosure of Interest Rate Risk in Banking Book (IRRBB) Exposures

(dalam jutaan Rupiah)
(in millions Rupiah)

| Mata Uang IDR, USD dan AUD Currency IDR, USD, and AUD | ΔEVE | | ΔNII | |
|---|--------------------------------|-------------------------------|--------------------------------|-------------------------------|
| | 30 Juni 2020 / 30 June 2020 | 30 Juni 2019/ 30 June 2019 | 30 Juni 2020 / 30 June 2020 | 30 Juni 2019/ 30 June 2019 |
| Parallel up | (239,130) | (127,077) | (51,930) | (124,827) |
| Parallel down | 265,817 | 157,650 | 51,574 | 124,240 |
| Steeper | (15,672) | (30,869) | | |
| Flattener | (32,376) | 2,257 | | |
| Short rate up | (22,050) | 23,809 | | |
| Short rate down | 38,775 | (15,162) | | |
| Nilai Maksimum Negatif (absolut) Maximum Negatives Value (absolute) | 239,130 | 127,077 | 51,930 | 124,827 |
| Modal Tier 1 (untuk ΔEVE) Tier 1 Capital (for ΔEVE) | 3,274,244 | 3,500,720 | | |
| Projected Income (untuk ΔNII) Projected Income (for ΔNII) | | | 1,134,782 | 1,106,343 |
| Nilai Maksimum dibagi Modal Tier 1 (untuk ΔEVE) atau Projected Income (untuk ΔNII) Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII) | 7.30% | 3.63% | 5.59% | 11.28% |

3. PENGUNGKAPAN RISIKO LIKUIDITAS
3. DISCLOSURE OF LIQUIDITY RISK

Pengungkapan Profil Maturitas Rupiah - Bank secara Individu
Disclosure of Maturity Profile Rupiah - Bank only

(dalam jutaan Rupiah)
(in millions 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 | | | | |
| | | | <1 bulan <1 month | >1 bln s.d 3 bln >1 months to 3 months | >3 bln s.d 6 bln >3 months to 6 months | >6 bln s.d 12 bln >6 months to 12 months | >12 bln >12 months | | <1 bulan <1 month | >1 bln s.d 3 bln >1 months to 3 months | >3 bln s.d 6 bln >3 months to 6 months | >6 bln s.d 12 bln >6 months to 12 months | >12 bln >12 months |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
| I | NERACA ON BALANCE SHEET | | | | | | | | | | | | |
| A | Aset Assets | | | | | | | | | | | | |
| 1 | Kas Cash | 84,782 | - | - | - | - | 84,782 | 119,628 | - | - | - | - | 119,628 |
| 2 | Penempatan pada Bank Indonesia Placement to Bank Indonesia | 476,869 | 476,869 | - | - | - | - | 1,003,860 | 781,020 | - | - | 222,840 | - |
| 3 | Penempatan pada bank lain Placement to other banks | 465,713 | 465,713 | - | - | - | - | 19,635 | 19,635 | - | - | - | - |
| 4 | Surat Berharga Marketable securities | 1,685,228 | - | - | 100 | 2,596 | 1,682,532 | 1,073,555 | - | - | 326 | 2,775 | 1,070,454 |
| 5 | Kredit yang diberikan Loans | 12,497,904 | 398,024 | 980,380 | 1,453,680 | 2,637,835 | 7,027,985 | 14,174,666 | 634,333 | 1,641,305 | 1,760,609 | 2,604,066 | 7,534,353 |
| 6 | Tagihan lainnya Other receivables | 783,821 | 774,153 | 9,668 | - | - | - | 32,880 | - | 32,880 | - | - | - |
| 7 | Lain-lain Others | 598,693 | - | - | - | - | 598,693 | 548,832 | - | - | - | - | 548,832 |
| | Total Aset Total Assets | 16,593,010 | 2,114,759 | 990,048 | 1,453,780 | 2,640,431 | 9,393,992 | 16,973,056 | 1,434,988 | 1,674,185 | 1,760,935 | 2,829,681 | 9,273,267 |
| B | Kewajiban Liabilities | | | | | | | | | | | | |
| 1 | Dana pihak ketiga Third party funds | 11,063,577 | 2,317,323 | 2,461,229 | 1,572,241 | 575,979 | 4,136,805 | 11,664,037 | 1,629,173 | 2,470,023 | 1,812,538 | 627,558 | 5,124,745 |
| 2 | Kewajiban Pada Bank Indonesia Liabilities to Bank Indonesia | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Kewajiban Pada Bank Lain Liabilities to other banks | 1,032,783 | 93,527 | 324,919 | - | 614,337 | - | 1,362,947 | 398,727 | 2,000 | 604,046 | 358,174 | - |
| 4 | Surat Berharga yang Diterbitkan Issued marketable securities | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Pinjaman yang Diterima Borrowings | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Kewajiban lainnya Other liabilities | 355 | 355 | - | - | - | - | 128 | 128 | - | - | - | - |
| 7 | Lain-lain Others | 1,367,317 | - | - | - | - | 1,367,317 | 381,932 | 1,148 | 244 | - | - | 380,540 |
| | Total Kewajiban Total Liabilities | 13,464,032 | 2,411,205 | 2,786,148 | 1,572,241 | 1,190,316 | 5,504,122 | 13,409,044 | 2,029,176 | 2,472,267 | 2,416,584 | 985,732 | 5,505,285 |
| | Selisih Aset dengan Kewajiban dalam Neraca Net of Assets with Liabilities in On Balance Sheet | 3,128,978 | (296,446) | (1,796,100) | (118,461) | 1,450,115 | 3,889,870 | 3,564,012 | (594,188) | (798,082) | (655,649) | 1,843,949 | 3,767,982 |
| II | REKINGING ADMINISTRATIF OFF BALANCE SHEET | | | | | | | | | | | | |
| A | Tagihan Rekening Administratif Off Balance Sheet Receivables | | | | | | | | | | | | |
| 1 | Komitmen Commitments | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 | Kontijensi Contingencies | 125,808 | - | - | - | - | 125,808 | 169,776 | - | - | - | - | 169,776 |
| | Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables | 125,808 | - | - | - | - | 125,808 | 169,776 | - | - | - | - | 169,776 |
| B | Kewajiban Rekening Administratif Off Balance Sheet Liabilities | | | | | | | | | | | | |
| 1 | Komitmen Commitments | 2,232,450 | 215,526 | 580,765 | 752,956 | 672,884 | 10,319 | 2,397,752 | 269,324 | 557,090 | 625,784 | 930,260 | 15,294 |
| 2 | Kontijensi Contingencies | 3,950 | 3,950 | - | - | - | - | 23,775 | 2,000 | 950 | 400 | 17,975 | 2,450 |
| | Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities | 2,236,400 | 219,476 | 580,765 | 752,956 | 672,884 | 10,319 | 2,421,527 | 271,324 | 558,040 | 626,184 | 948,235 | 17,744 |
| | Selisih Tagihan dan Kewajiban dalam Rekening Administratif Net of Receivables with Liabilities in Off Balance Sheet | (2,110,592) | (219,476) | (580,765) | (752,956) | (672,884) | 115,489 | (2,251,751) | (271,324) | (558,040) | (626,184) | (948,235) | 152,032 |
| | Selisih [(IA-IB)-(IIA-IBB)] Net [(IA-IB)-(IIA-IBB)] | 1,018,386 | (515,922) | (2,376,865) | (871,417) | 777,231 | 4,005,359 | 1,312,261 | (865,512) | (1,356,122) | (1,281,833) | 895,714 | 3,920,014 |
| | Selisih Kumulatif Net Cumulative | | (515,922) | (2,892,787) | (3,764,204) | (2,986,973) | 1,018,386 | | (865,512) | (2,221,634) | (3,503,467) | (2,607,753) | 1,312,261 |

| No | Pos-Pos Accounts | 30 Juni 2020 / 30 June 2020 | | | | | | 30 Juni 2019 / 30 June 2019 | | | | | |
|---|--|--------------------------------|------------------------|--|--|--|----------------------|--------------------------------|------------------------|--|--|--|----------------------|
| | | Saldo Balance | Lama Tempo Maturity | | | | | Saldo Balance | Lama Tempo Maturity | | | | |
| | | | ≤1 bulan ≤1 month | >1 bn s.d 3 bn 14 months to 3 months | >3 bn s.d 6 bn 14 months to 4 months | >6 bn s.d 12 bn 14 months to 12 months | >12 bn >12 months | | ≤1 bulan ≤1 month | >1 bn s.d 3 bn 14 months to 3 months | >3 bn s.d 6 bn 14 months to 6 months | >6 bn s.d 12 bn 14 months to 12 months | >12 bn >12 months |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
| I | | | | | | | | | | | | | |
| NERACA | | | | | | | | | | | | | |
| ON BALANCE SHEET | | | | | | | | | | | | | |
| A | | | | | | | | | | | | | |
| Asset | | | | | | | | | | | | | |
| Assets | | | | | | | | | | | | | |
| 1 | Kas | 75,124 | - | - | - | - | 75,124 | 48,608 | - | - | - | - | 48,608 |
| 2 | Penempatan pada Bank Indonesia Placement to Bank Indonesia | 1,169,495 | 1,026,945 | 142,550 | - | - | - | 1,338,274 | 985,087 | 353,187 | - | - | - |
| 3 | Penempatan pada bank lain Placement to other banks | 1,797,943 | 1,797,943 | - | - | - | - | 2,163,292 | 2,163,292 | - | - | - | - |
| 4 | Surat Berharga Marketable Securities | 1,156,421 | - | - | 17,757 | 157,356 | 981,908 | 1,114,041 | - | - | 59,619 | 276,501 | 777,921 |
| 5 | Kredit yang Diberikan Loans | 55,972 | 2,826 | 16,509 | 12,928 | 2,769 | 20,940 | 75,217 | 14,592 | 36,428 | 1,790 | 16,388 | 6,019 |
| 6 | Tagihan lainnya Other receivables | 5,857 | 2,122 | 3,735 | - | - | - | 11,503 | 4,873 | 6,630 | - | - | - |
| 7 | Lain-lain Others | 123,410 | - | - | - | - | - | 123,410 | 118,079 | - | - | - | 118,079 |
| | Total Asset Total Assets | 4,384,222 | 2,829,836 | 162,794 | 30,685 | 160,125 | 1,200,782 | 4,869,014 | 3,167,844 | 396,245 | 61,409 | 292,889 | 950,627 |
| B | | | | | | | | | | | | | |
| Kewajiban | | | | | | | | | | | | | |
| Liabilities | | | | | | | | | | | | | |
| 1 | Dana pihak ketiga Third party funds | 3,936,440 | 307,859 | 154,304 | 19,133 | 4,823 | 3,450,321 | 4,359,912 | 422,436 | 215,703 | 46,689 | 2,330 | 3,672,754 |
| 2 | Kewajiban Pada Bank Indonesia Liabilities to Bank Indonesia | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Kewajiban Pada Bank Lain Liabilities to other banks | - | - | - | - | - | - | 10,990 | 10,990 | - | - | - | - |
| 4 | Surat Berharga yang Diterbitkan Issued marketable securities | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Pinjaman yang Diterima Borrowings | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Kewajiban lainnya Other liabilities | 9,415 | 9,415 | - | - | - | - | 297 | 297 | - | - | - | - |
| 7 | Lain-lain Others | 448,920 | - | - | - | - | - | 511,015 | - | - | - | - | 511,015 |
| | Total Kewajiban Total Liabilities | 4,384,775 | 317,274 | 154,304 | 19,133 | 4,823 | 3,899,241 | 4,882,214 | 433,723 | 215,703 | 46,689 | 2,330 | 4,183,769 |
| | Selisih Asset dengan Kewajiban dalam Neraca Net of Assets with Liabilities in On Balance Sheet | (10,553) | 2,512,562 | 8,490 | 11,552 | 155,302 | (2,698,459) | (13,200) | 2,734,121 | 180,542 | 14,720 | 290,559 | (3,233,142) |
| II | | | | | | | | | | | | | |
| REKENING ADMINISTRATIF | | | | | | | | | | | | | |
| OFF BALANCE SHEET | | | | | | | | | | | | | |
| A | | | | | | | | | | | | | |
| Tagihan Rekening Administratif | | | | | | | | | | | | | |
| Off Balance Sheet Receivables | | | | | | | | | | | | | |
| 1 | Komitmen Commitments | 680,787 | 680,787 | - | - | - | - | 635,990 | 635,990 | - | - | - | - |
| 2 | Kontijensi Contingencies | 1,212 | - | - | - | - | 1,212 | 763 | - | - | - | - | 763 |
| | Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables | 681,999 | 680,787 | - | - | - | 1,212 | 636,753 | 635,990 | - | - | - | 763 |
| B | | | | | | | | | | | | | |
| Kewajiban Rekening Administratif | | | | | | | | | | | | | |
| Off Balance Sheet Liabilities | | | | | | | | | | | | | |
| 1 | Komitmen Commitments | 26,535 | 9 | 3,642 | 1,862 | 2,320 | 18,702 | 657,933 | 643,003 | 11,315 | 78 | 3,537 | - |
| 2 | Kontijensi Contingencies | 659,686 | 659,686 | - | - | - | - | 872 | - | - | - | 872 | - |
| | Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities | 686,221 | 659,695 | 3,642 | 1,862 | 2,320 | 18,702 | 658,805 | 643,003 | 11,315 | 78 | 4,409 | - |
| | Selisih Tagihan dan Kewajiban dalam Rekening Administratif Net of Receivables with Liabilities in Off Balance Sheet | (4,222) | 21,092 | (3,642) | (1,862) | (2,320) | (17,490) | (22,052) | (7,013) | (11,315) | (78) | (4,409) | 763 |
| | Selisih [(IA-IB)-(IIA-IB)] Net [(IA-IB)-(IIA-IB)] | (14,775) | 2,533,654 | 4,848 | 9,690 | 152,982 | (2,715,949) | (35,252) | 2,727,108 | 169,227 | 14,642 | 286,150 | (3,232,379) |
| | Selisih Kumulatif Net Cumulative | | 2,533,654 | 2,538,502 | 2,548,192 | 2,701,174 | (14,775) | | 2,727,108 | 2,896,335 | 2,910,977 | 3,197,127 | (35,252) |

Pengungkapan Nilai Liquidity Coverage Ratio (LCR)
Disclosure of Liquidity Coverage Ratio (LCR)

| | Nilai LCR (%) | | | |
|-----------------------------------|-------------------------|---------------------------|-----------------------------|---------------------------|
| | LCR (%) | | | |
| | Triwulan I Quarter I | Triwulan II Quarter II | Triwulan III Quarter III | Triwulan IV Quarter IV |
| (1) | (2) | (3) | (4) | |
| Bank secara individu Bank Only | 410.59% | 299.65% | N/A | N/A |

4. PENGUNGKAPAN RISIKO OPERASIONAL
4. DISCLOSURE OF OPERATIONAL RISK

Pengungkapan Risiko Operasional - Bank secara Individu

(dalam jutaan Rupiah)

Disclosure of Operational Risk - Bank Only

(in millions Rupiah)

| No | Pendekatan Yang Digunakan Approach | 30 Juni 2020 / 30 June 2020 | | | 30 Juni 2019 / 30 June 2019 | | |
|-----|--|--|-------------------------------|------------------|---|-------------------------------|------------------|
| | | Pendapatan Bruto (Rata-rata 3 Tahun Terakhir) Gross Income (Average of Last 3 Years) | Beban Modal Capital Charge | ATMR RWA | Pendapatan Bruto (Rata-rata 3 Tahun Terakhir) Gross Income (Average of Last 3 Years) | Beban Modal Capital Charge | ATMR RWA |
| (1) | (2) | (3) | (4) | (5) | (3) | (4) | (5) |
| 1 | Pendekatan Indikator Dasar Basic Indicator Approach | 1,459,691 | 218,954 | 2,736,921 | 1,464,201 | 219,630 | 2,745,375 |
| | Total | 1,459,691 | 218,954 | 2,736,921 | 1,464,201 | 219,630 | 2,745,375 |