

Pengungkapan Kuantitatif Struktur Permodalan Bank Asing
Quantitative Disclosure Capital Structure Foreign Bank

Dalam Jutaan Rupiah/In Million Rupiah

Komponent Modal Capital Component		30 Juni 2021 30 June 2021	30 Juni 2020 30 June 2020
(2)		(3)	(3)
1	Dana Usaha Operating Funds		
1	Dana Usaha Operating Funds	7,250,000	7,127,500
2	Modal Disetor Paid in capital	141,760	141,760
2	Laba (Rugi) Tahun-Tahun Lalu yang Dapat Diperhitungkan Unremitted Profit From Prior Years	8,380,200	8,654,036
3	Laba (Rugi) Tahun-Tahun Berjalan yang Dapat Diperhitungkan Current Year Net Income	460,590	1,356,659
4	Cadangan Umum General Reserve	0	0
5	Saldo Surplus Revaluasi Aset Tetap Balance surplus Revaluation of Fixed Asset	0	0
6	Pendapatan Komprehensif Lainnya: Potensi Keuntungan dari Peningkatan Nilai Wajar Aset Keuangan dalam Kelompok Tersedia Untuk Dijual Other Comprehensive Income: Potential Gain on Increase in Fair Value of Available for Sale Investment	148,679	65,836
7	Cadangan Umum Penyisihan Penghapusan Aset (PPA) atas Aset Produktif yang Wajib dibentuk (paling tinggi 1.25% ATMR Risiko Kredit) General Reserve for Allowance for Losses on Productive Assets, Compulsory to be Established (maximum 1.25% RWA Credit Risk)	477,375	523,588
8	Faktor Pengurang Modal Capital Charge (Deduction)		
8.1	Pendapatan Komprehensif lainnya Other Comprehensive Income		
8.1.1	Selisih Kurang Karena Penjabaran Laporan Keuangan Differences Due to Financial Statements Translation	0	0
8.1.2	Potensi Kerugian dari Penurunan Nilai Wajar Aset Keuangan dalam Kelompok Tersedia Untuk Dijual Potential Loss on Decrease in Fair Value of Available for Sale Investment	0	0
8.2	Selisih Kurang Antara PPA Dan Cadangan Kerugian Penurunan Nilai Atas Aset Produktif Differences between allowance For Losses and Impairment Losses of Productive Assets	0	0
8.3	Selisih Kurang Jumlah Penyesuaian Nilai Wajar Dari Instrumen Keuangan Dalam Trading Book Differences on Adjustment of Fair Value on Financial Instrument in Trading Book	0	0
8.4	PPA atas aset non produktif yang wajib dibentuk Allowance for Loss on Non Productive Assets Compulsory to be Established	0	0
8.5	Perhitungan Pajak Tanggahan Deferred Tax Assets	(218,435)	(261,675)
8.6	Goodwill Goodwill	0	0
8.7	Seluruh Aset tak Berwujud Lainnya Other Intangible Asset	(24,470)	(9,144)
8.8	Kekurangan Modal pada Perusahaan Anak Asuransi Shortage of Capital in Insurance Subsidiaries	0	0
8.9	Eksposur Sekuritisasi Securitization Exposure	0	0
8.10	Penempatan dana pada instrumen AT 1 dan/atau Tier 2 yang diterbitkan oleh bank lain Placement in instrument AT 1 and/or Tier 2 issued by other banks	0	0
8.11	Kepemilikan Silang pada Entitas Lain yang diperoleh Berdasarkan Peralihan karena Hukum, Hibah, atau Hibah Wasiat Cross-ownership in Other Entity Obtained from the Transition due to the Law, Grants, or Will.	0	0
8.12	Lainnya Others	0	0
TOTAL MODAL TOTAL CAPITAL		16,615,699	17,598,560
		30 Juni 2021 30 June 2021	30 Juni 2020 30 June 2020
ASET TERTIMBANG MENURUT RISIKO (ATMR) RISK WEIGHTED ASSET (RWA)			
		30 Juni 2021 30 June 2021	30 Juni 2020 30 June 2020
ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT RISK WEIGHTED ASSET - CREDIT RISK		45,579,096	52,675,925
ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR RISK WEIGHTED ASSET - MARKET RISK		964,816	1,729,371
ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL RISK WEIGHTED ASSET - OPERATIONAL RISK		12,819,852	13,259,636
TOTAL ATMR		59,363,764	67,664,932
TOTAL RWA		59,363,764	67,664,932
RASIO KPMR SESUAI DENGAN PROFIL RISIKO (%) CAR RATIO ACCORDING TO RISK PROFILE (%)		9.9999%	9.9999%
		27.99%	26.01%
		10.03%	9.13%
		2.500%	2.500%
		0.00%	0.00%

Tabel Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual

Table Net Amount Based On Geography - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portofolio Portfolio Category	30 June/Juni 2021							30 June/Juni 2020						
		Tagihan Bersih Berdasarkan Wilayah/Net Amount Based on Geography							Tagihan Bersih Berdasarkan Wilayah/Net Amount Based on Geography						
		Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Wilayah 4 Zone 4	Wilayah 5 Zone 5	Wilayah 6 Zone 6	Total	Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Wilayah 4 Zone 4	Wilayah 5 Zone 5	Wilayah 6 Zone 6	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Tagihan Kepada Pemerintah Claims on Sovereign	35,111,381	-	-	-	-	-	35,111,381	30,400,285	-	-	-	-	-	30,400,285
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector	603,003	-	-	-	-	-	603,003	3,038,214	-	-	-	-	-	3,038,214
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution	3,006	-	-	-	-	-	3,006	3,006	-	-	-	-	-	3,006
4	Tagihan Kepada Bank Claims on Bank	7,791,258	38,538	6,462	-	-	-	7,836,258	7,286,628	25,900	15,625	-	-	-	7,328,154
5	Kredit Beragun Rumah Tinggal Claims Secured by Resedential Property	78,266	-	-	-	-	-	78,266	91,865	-	-	-	-	-	91,865
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai / Pensiunan Employee Loan/Pension	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and retail Portfolio	9,735,746	1,076,597	2,099,719	466,011	284,104	208,942	13,871,119	10,656,512	1,227,293	2,427,749	510,978	329,506	248,621	15,400,659
9	Tagihan Kepada Korporasi Claims on Corporate	32,901,353	443,019	177,984	106,980	-	-	33,629,336	36,973,439	254,929	16,480	148,454	-	-	37,393,302
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	537,677	5,779	8,504	1,708	1,257	1,242	556,167	586,794	6,585	10,691	2,418	1,882	1,892	610,262
11	Aset Lainnya Other Assets	2,057,037	17,559	24,455	19,275	15,810	13,181	2,147,317	2,291,454	30,865	23,991	15,921	16,522	15,484	2,394,237
	Total	88,818,727	1,581,492	2,317,124	593,974	301,171	223,365	93,835,853	91,328,197	1,545,573	2,494,535	677,771	347,911	265,997	96,659,984

Keterangan

Wilayah 1 : DKI Jakarta dan Sekitarnya
 Wilayah 2 : Surabaya dan Sekitarnya
 Wilayah 3 : Bandung dan Sekitarnya
 Wilayah 4 : Medan dan Sekitarnya
 Wilayah 5 : Semarang dan Sekitarnya
 Wilayah 6 : Bali dan Sekitarnya

Remarks

Zone 1 : DKI Jakarta and Surrounding Areas
 Zone 2 : Surabaya and Surrounding Areas
 Zone 3 : Bandung and Surrounding Areas
 Zone 4 : Medan and Surrounding Areas
 Zone 5 : Semarang and Surrounding Areas
 Zone 6 : Bali and Surrounding Areas

Tabel Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual
Table Net Amount Based on Contractual Remaining Maturity - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portfolio Portfolio Category	30 Juni/June 2021						30 Juni/June 2020					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Amount Based on Contractual Remaining Maturity						Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Amount Based on Contractual Remaining Maturity					
		≤ 1 tahun ≤ 1 year	>1 - 3 thn >1 - 3 years	>3 - 5 thn >3 - 5 years	>5 thn >5 years	Non-Kontraktual Non-Contractual	Total	≤ 1 tahun ≤ 1 year	>1 - 3 thn >1 - 3 years	>3 - 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 Claims on Sovereign	20,870,073	13,610,077	631,231	-	-	35,111,381	18,808,832	7,954,948	3,636,505	-	-	30,400,286
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector	340,272	-	-	262,731	-	603,003	1,926,957	661,809	-	449,448	-	3,038,214
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution	3,006	-	-	-	-	3,006	3,006	-	-	-	-	3,006
4	Tagihan Kepada Bank Claims on Bank	7,553,634	65,750	713	-	216,161	7,836,258	5,880,995	1,130,613	20,229	-	296,317	7,328,152
5	Kredit Beragun Rumah Tinggal Claims Secured by Resedential Property	26	590	1,306	76,344	-	78,266	85	157	4,354	87,269	-	91,865
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai / Pensiunan Employee Loan/Pension	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and retail Portfolio	179,678	116,218	25,520	88,092	13,461,612	13,871,119	195,636	94,358	35,072	86,118	14,989,475	15,400,659
9	Tagihan Kepada Korporasi Claims on Corporate	25,241,482	6,690,100	986,025	707,034	4,696	33,629,336	29,128,288	4,509,817	3,151,222	600,402	3,573	37,393,302
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	496,501	5,738	1,625	140	52,165	556,167	540,109	4,197	1,000	60	64,897	610,262
11	Aset Lainnya Other Assets	730,869	-	-	-	1,416,448	2,147,317	624,735	-	-	-	1,769,502	2,394,237
	Total	55,415,541	20,488,473	1,646,420	1,134,341	15,151,082	93,835,853	57,108,643	14,355,899	6,848,382	1,223,297	17,123,764	96,659,984

Tabel Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual
Table Net Amount Based on Economic Sector - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2021/30 June 2021												
No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims on Sovereign	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution	Tagihan Kepada Bank Claims on Bank	Kredit Beragun Rumah Tinggal Claims Secured by Resedential Property	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	Kredit Pegawai / Pensiunan Employee Loan/Pension	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and retail Portfolio	Tagihan Kepada Korporasi Claims on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Claims	Aset Lainnya Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	10,922	357,215	-	-
2	Perikanan Fishery	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Excavation	-	1	-	-	-	-	-	-	1,605,677	-	-
4	Industri Pengolahan Manufacturing	-	262,781	-	-	-	-	-	50,769	17,401,773	14	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	90,107	-	-	-	-	-	-	45,213	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-	32,627	19,735	-	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	-	-	-	-	-	-	-	15,946	4,153,114	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food Providers	-	-	-	-	-	-	-	4,100	4,454	-	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communication	-	250,000	-	-	-	-	-	44,245	2,385,637	-	-
10	Perantara Keuangan Financial Brokerage	11,014,999	114	3,006	7,620,029	-	-	-	-	6,695,963	495,850	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Leasing and Corporate Services	1	-	-	-	-	-	-	-	569,282	-	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	24,096,121	-	-	-	-	-	-	-	-	-	-
13	Jasa Pendidikan Education Services	-	-	-	-	-	-	-	-	8,460	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health and Social Services	-	-	-	-	-	-	-	-	7,111	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Social Services, Social Culture, Entertainment and Individual Services	-	-	-	-	-	-	-	-	208,900	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga Individual Services for Housing	-	-	-	-	-	-	-	-	217	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency and Other International Extra Agency	260	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya Other Services	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Activity	-	-	-	-	78,266	-	-	13,712,510	49,164	60,303	-
20	Lainnya Others	-	-	-	216,229	-	-	-	-	117,421	-	2,147,317
Total		35,111,381	603,003	3,006	7,836,258	78,266	-	-	13,871,119	33,629,336	556,167	2,147,317

Tabel Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual
Table Net Amount Based on Economic Sector - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2020/30 June 2020												
No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Claims on Sovereign	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution	Tagihan Kepada Bank Claims on Bank	Kredit Beragun Rumah Tinggal Claims Secured by Resedential Property	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	Kredit Pegawai / Pensiunan Employee Loan/Pension	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and retail Portfolio	Tagihan Kepada Korporasi Claims on Corporate	Tagihan yang Telah Jatuh Tempo Past Due Claims	Aset Lainnya Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	10,782	2,961,537	-	-
2	Perikanan Fishery	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Excavation	-	2,135,183	-	3,165	-	-	-	-	1,714,745	6,902	-
4	Industri Pengolahan Manufacturing	-	449,448	-	-	-	-	-	69,666	16,026,265	30,078	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	178,131	-	-	-	-	-	-	102,684	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-	32,157	24,888	-	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	-	-	-	-	-	-	-	15,942	4,380,250	5,691	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food Providers	-	-	-	-	-	-	-	4,094	19,152	-	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communication	-	255,063	-	-	-	-	-	44,130	2,969,567	-	-
10	Perantara Keuangan Financial Brokerage	11,197,079	20,389	3,006	7,043,137	-	-	-	-	7,942,330	496,606	2
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Leasing and Corporate Services	173	-	-	-	-	-	-	-	666,396	-	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	19,203,033	-	-	-	-	-	-	-	-	0	-
13	Jasa Pendidikan Education Services	-	-	-	-	-	-	-	-	3,725	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health and Social Services	-	-	-	-	-	-	-	-	7,849	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Social Services, Social Culture, Entertainment and Individual Services	-	-	-	-	-	-	-	-	251,555	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga Individual Services for Housing	-	-	-	-	-	-	-	-	152	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency and Other International Extra Agency	-	-	-	-	-	-	-	-	(226)	-	-
18	Kegiatan yang Belum Jelas Batasannya Other Services	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Activity	-	-	-	-	91,865	-	-	15,223,889	45,015	70,985	-
20	Lainnya Others	-	-	-	281,851	-	-	-	-	277,419	-	2,394,235
	Total	30,400,285	3,038,214	3,006	7,328,154	91,865	-	-	15,400,659	37,393,302	610,262	2,394,237

Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual
Table - Bank secara Individual Gross Financial Assets and Provision Based on Geography - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

No.	Keterangan Description	30 Juni/June 2021							30 Juni/June 2020						
		Wilayah/Geography							Wilayah/Geography						
		Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Wilayah 4 Zone 4	Wilayah 5 Zone 5	Wilayah 6 Zone 6	Total	Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	Wilayah 4 Zone 4	Wilayah 5 Zone 5	Wilayah 6 Zone 6	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Tagihan Gross Financial Assets	84,154,778	1,144,395	1,369,041	455,171	191,705	147,629	87,462,719	84,663,225	1,135,130	1,714,893	546,748	241,957	198,781	88,500,734
2	Tagihan yang Mengalami Penurunan Nilai (<i>impaired</i>) Impaired Assests														
	a. Belum Jatuh Tempo/Current	1,071,760	-	-	-	-	-	1,071,760	1,679,836	6,461	-	9,839	-	-	1,696,136
	a. Telah Jatuh Tempo/Past Due	306,886	28,713	29,798	64,643	5,087	4,074	439,201	959,139	48,405	57,802	72,750	9,750	10,346	1,158,192
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1	214,529	22,414	42,620	9,839	5,841	4,163	299,406	355,805	37,387	71,516	16,061	9,887	7,273	497,929
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2	111,039	14,053	21,753	4,290	3,479	3,480	158,094	345,883	47,819	71,666	14,911	11,811	15,453	507,543
5	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3	970,479	26,003	27,069	64,331	4,667	3,864	1,096,413	909,476	45,870	54,015	71,642	8,715	9,656	1,099,374
6	Tagihan yang Dihapus Buku Write Off	296,718	37,173	58,823	10,892	9,337	9,775	422,718	316,355	32,358	56,723	13,806	8,622	5,847	433,711

Keterangan
 Wilayah 1 : DKI Jakarta dan Sekitarnya
 Wilayah 2 : Surabaya dan Sekitarnya
 Wilayah 3 : Bandung dan Sekitarnya
 Wilayah 4 : Medan dan Sekitarnya
 Wilayah 5 : Semarang dan Sekitarnya
 Wilayah 6 : Bali dan Sekitarnya

Remarks
 Zone 1 : DKI Jakarta and Surrounding Areas
 Zone 2 : Surabaya and Surrounding Areas
 Zone 3 : Bandung and Surrounding Areas
 Zone 4 : Medan and Surrounding Areas
 Zone 5 : Semarang and Surrounding Areas
 Zone 6 : Bali and Surrounding Areas

Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual
Table Gross Financial Assets and Provision Based on Economic Sector - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2021 / 30 June 2021								
No.	Sektor Ekonomi Economic Sector	Tagihan Gross Financial Assets	Tagihan yang Mengalami Penurunan Nilai Impaired Asset		Cadangan Kerugian Penurunan Nilai (CKPN)	Cadangan Kerugian Penurunan Nilai (CKPN)	Cadangan Kerugian Penurunan Nilai (CKPN)	Tagihan yang Dihapus Buku Write-Off
			Belum Jatuh Tempo Current	Telah Jatuh Tempo Past Due	Impairment Provision	Impairment Provision	Impairment Provision	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	366,533	-	-	437	-	-	-
2	Perikanan Fishery	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Excavation	1,162,505	-	-	2,333	-	-	-
4	Industri Pengolahan Manufacturing	17,253,476	996,773	65,853	5,776	9,426	695,694	-
5	Listrik, Gas dan Air Electricity, Gas and Water	4,896	-	-	11	-	-	-
6	Konstruksi Construction	35,449	-	-	57	-	-	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	4,011,808	-	74,015	1,711	-	74,015	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food Providers	520	-	-	30	-	-	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communication	2,184,551	-	-	3,071	-	-	-
10	Perantara Keuangan Financial Brokerage	26,776,739	-	64,087	4,788	-	64,087	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Leasing and Corporate Services	536,334	2,400	-	50	15	-	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	24,096,124	-	-	-	-	-	-
13	Jasa Pendidikan Education Services	7,935	-	-	2	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health and Social Services	3,383	-	-	0	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Social Services, Social Culture, Entertainment and Individual Services	7,168	-	-	178	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga Individual Services for Housing	217	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency and Other International Extra Agency	131	-	-	0	-	-	-
18	Kegiatan yang Belum Jelas Batasannya Other Services	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Activity	8,478,475	-	235,245	280,958	148,653	206,454	422,718
20	Lainnya Others	2,536,473	72,587	-	4	-	56,162	-
	Total	87,462,719	1,071,760	439,201	299,406	158,094	1,096,413	422,718

Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual
Table Gross Financial Assets and Provision Based on Economic Sector - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2020 / 30 June 2020								
No.	Sektor Ekonomi Economic Sector	Tagihan Gross Financial Assets	Tagihan yang Mengalami Penurunan Nilai Impaired Asset		Cadangan Kerugian Penurunan Nilai (CKPN)	Cadangan Kerugian Penurunan Nilai (CKPN)	Cadangan Kerugian Penurunan Nilai (CKPN)	Tagihan yang Dihapus Buku Write-Off
			Belum Jatuh Tempo Current	Telah Jatuh Tempo Past Due	Impairment Provision	Impairment Provision	Impairment Provision	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	2,775,968	700	-	529	5	-	-
2	Perikanan Fishery	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Excavation	3,501,669	134,816	71,369	3,046	578	64,467	-
4	Industri Pengolahan Manufacturing	16,221,603	237,090	565,434	15,497	1,026	535,356	-
5	Listrik, Gas dan Air Electricity, Gas and Water	196,950	-	-	72	-	-	-
6	Konstruksi Construction	47,779	-	-	122	-	-	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	4,295,581	148,847	111,121	5,100	686	105,430	38,913
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food Providers	16,059	2,851	-	32	18	-	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communication	3,104,643	989,854	-	2,306	6,738	-	-
10	Perantara Keuangan Financial Brokerage	25,332,331	26,178	-	12,524	90	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Leasing and Corporate Services	475,938	9,545	-	513	57	-	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	19,203,033	-	-	-	-	-	-
13	Jasa Pendidikan Education Services	3,143	-	-	6	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health and Social Services	2,689	-	-	12	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Social Services, Social Culture, Entertainment and Individual Services	182,827	134,161	-	919	136	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga Individual Services for Housing	152	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency and Other International Extra Agency	(226)	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya Other Services	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Activity	10,175,603	-	410,268	457,247	498,210	382,027	394,798
20	Lainnya Others	2,964,993	12,093	-	5	-	12,093	-
	Total	88,500,734	1,696,136	1,158,192	497,929	507,543	1,099,374	433,711

Tabel Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual

Table Detail of Impairment Provision Movement - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

No.	Keterangan Description	30 Juni/June 2021			30 Juni/June 2020		
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Saldo Awal CKPN	415,496	233,384	521,708	452,241	235,237	1,004,889
2	Pembentukan (Pemulihan) CKPN pada Periode Berjalan (Net)	-	-	-	-	-	-
2.a	Pembentukan CKPN pada Periode Berjalan Charge of Impairment Provision for the Current Year (Net)	(4,028)	(28,197)	984,607	58,008	268,789	474,821
2.b	Pemulihan CKPN pada Periode Berjalan Release of Impairment Provision for the Current Year (Net)	(105,927)	(47,293)	-	-	-	-
3	CKPN yang Digunakan untuk Melakukan Hapus Buku Atas Tagihan pada Periode Berjalan Impairment Provision for Write Off Current Year	(5,519)	(923)	(416,245)	(1,571)	(887)	(392,302)
4	Pembentukan (pemulihan) lainnya pada periode berjalan Other Charge/Release for the Current Year	(617)	1,122	6,344	(13,699)	1	19,320
Saldo Akhir CKPN/Ending Balance of Impairment Provision		299,406	158,094	1,096,414	494,979	503,140	1,106,727

Tabel Pengungkapan Tagihan Bersih Berdasarkan Kategori Portfolio dan Skala Peringkat - Bank secara Individual
Table Net Amount based on Portfolio Category and Rating-Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portfolio Portfolio Category	30 Juni/June 2021 Tagihan Bersih/Net Amount												Tingkat Peringkat Unrated	Total	
		Lembaga Peringkat Rating Agency	Peringkat Jangka Panjang/Long Term Rating						Peringkat Jangka Pendek/Short Term Rating							
		Standard and Poor's	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-2	A-3	Kurang dari A-3 Below A-3			
		Fitch Rating	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	F3	Kurang dari F3 Below F3			
		Moody's	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-2	P-3	Kurang dari P-3 Below P-3			
		PT, Fitch Ratings Indonesia	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) F2+(idn) to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Below F3(idn)			
PT Pemeringkat Efek Indonesia	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	idA2	idA3 s.d idA4 idA3 to idA4	Kurang dari idA4 Below idA4					
(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1	Tagihan Kepada Pemerintah Claims on Sovereign		-	-	-	4,171,887	-	-	-	-	-	-	-	30,939,494	35,111,381	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector		250,000	262,748	-	51	-	-	-	-	-	-	-	90,204	603,003	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution		-	-	-	-	-	-	-	-	-	-	-	3,006	3,006	
4	Tagihan Kepada Bank Claims on Bank		174,538	1,334,957	2,857,654	2,110,313	10,141	1,179	-	-	-	-	-	1,347,476	7,836,258	
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property		-	-	-	-	-	-	-	-	-	-	-	78,266	78,266	
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate		-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Kredit Pegawai / Pensiunan Employee Loan/Pension		-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and retail Portfolio		-	-	-	-	-	-	-	-	-	-	-	13,871,119	13,871,119	
9	Tagihan Kepada Korporasi Claims on Corporate		2,582,987	308,253	70,133	3,008,500	1,203,576	-	159,650	-	-	-	-	26,296,237	33,629,336	
10	Tagihan yang Telah Jatuh Tempo Past Due Claims		221,641	-	-	-	-	-	-	-	-	-	-	334,526	556,167	
11	Aset Lainnya Other Assets		-	-	-	-	-	-	-	-	-	-	-	2,147,317	2,147,317	
	TOTAL		3,228,166	1,905,958	2,927,787	9,290,751	1,213,717	1,179	159,650	-	-	-	-	75,107,645	93,835,853	

Tabel Pengungkapan Tagihan Bersih Berdasarkan Kategori Portfolio dan Skala Peringkat - Bank secara Individual
Table Net Amount based on Portfolio Category and Rating-Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portfolio Portfolio Category	30 Juni/June 2020 Tagihan Bersih/Net Amount												Tingkat Peringkat Unrated	Total	
		Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang/Long Term Rating						Peringkat Jangka Pendek/Short Term Rating							
		Standard and Poor's	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-2	A-3	Kurang dari A-3 Below A-3			
		Fitch Rating	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	F3	Kurang dari F3 Below F3			
		Moody's	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-2	P-3	Kurang dari P-3 Below P-3			
		PT. Fitch Ratings Indonesia	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)	F3(idn)	Kurang dari F3(idn) Below F3(idn)			
PT Pemeringkat Efek Indonesia	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	idA2	idA3 s.d idA4 idA3 to idA4	Kurang dari idA4 Below idA4					
(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1	Tagihan Kepada Pemerintah Claims on Sovereign		-	-	-	4,313,611	-	-	-	-	-	-	-	26,086,674	30,400,285	
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector		254,663	449,448	-	2,135,183	-	-	-	-	-	-	-	198,920	3,038,214	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution		-	-	-	-	-	-	-	-	-	-	-	3,006	3,006	
4	Tagihan Kepada Bank Claims on Bank		61,275	2,237,272	1,490,889	2,257,197	1,483	957	-	-	-	-	-	1,279,082	7,328,154	
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property		-	-	-	-	-	-	-	-	-	-	-	91,865	91,865	
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate		-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Kredit Pegawai / Pensiunan Employee Loan/Pension		-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and retail Portfolio		-	-	-	-	-	-	-	-	-	-	-	15,400,659	15,400,659	
9	Tagihan Kepada Korporasi Claims on Corporate		2,180,815	542,480	148,739	1,411,579	1,723,391	97,153	-	-	-	-	-	31,289,144	37,393,302	
10	Tagihan yang Telah Jatuh Tempo Past Due Claims		221,641	-	-	-	-	-	-	-	-	-	-	358,740	610,262	
11	Aset Lainnya Other Assets		-	-	-	-	-	-	-	-	-	-	-	2,354,528	2,394,237	
	TOTAL		2,718,394	3,229,200	1,639,628	10,117,670	1,724,874	98,110	-	-	-	-	-	77,062,618	96,659,984	

Tabel Pengungkapan Resiko Kredit Pihak Lawan : Transaksi Derivatif

Table Counterparty Credit Risk : Derivative Transactions

Dalam Jutaan Rupiah/In Million Rupiah

No.	Variabel yang Mendasari Underlying Financial Instrument	Notional Amount			Tagihan Derivatif Derivative Receivable	Kewajiban Derivatif Derivative Payable	Tagihan Bersih sebelum MRK Net Amount before CRM	MRK (Mitigasi Risiko Kredit) CRM (Credit Risk Mitigation)	Tagihan Bersih setelah MRK Net Amount after CRM
		≤ 1 Tahun ≤ 1 Years	> 1 Tahun - ≤ 5 Tahun > 1 Years - ≤ 5 Years	> 5 Tahun > 5 Years					
30 Juni 2021 /30 June 2021									
BANK SECARA INDIVIDUAL Bank Only									
1	Suku Bunga Interest Rate	2,923,717	1,902,900	-	361,151	557,661	1,286,336	-	1,286,336
2	Nilai Tukar Foreign Exchange	53,361,685	1,304,570	-	44,948	45,950	127,294	-	127,294
3	Lainnya Others								
	TOTAL	56,285,402	3,207,470	-	406,099	603,611	1,413,630	-	1,413,630

No.	Variabel yang Mendasari Underlying Financial Instrument	Notional Amount			Tagihan Derivatif Derivative Receivable	Kewajiban Derivatif Derivative Payable	Tagihan Bersih sebelum MRK Net Amount before CRM	MRK (Mitigasi Risiko Kredit) CRM (Credit Risk Mitigation)	Tagihan Bersih setelah MRK Net Amount after CRM
		≤ 1 Tahun ≤ 1 Years	> 1 Tahun - ≤ 5 Tahun > 1 Years - ≤ 5 Years	> 5 Tahun > 5 Years					
30 Juni 2020 /30 June 2020									
BANK SECARA INDIVIDUAL Bank Only									
1	Suku Bunga Interest Rate	1,990,176	10,419,960	-	677,660	560,453	1,733,358	-	1,733,358
2	Nilai Tukar Foreign Exchange	50,985,918	4,371,780	-	208,214	110,311	446,034	-	446,034
3	Lainnya Others								
	TOTAL	52,976,094	14,791,740	-	885,874	670,764	2,179,392	-	2,179,392

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Risiko Kredit - Analisis Eksposur Counterparty Credit Risk (CCR1)

Credit Risk - Counterparty Credit Risk Exposure Analysis (CCR1)

		Biaya Pengganti Replacement Cost (RC)	Potensi Eksposur di Masa Mendatang Potential Future Exposure (PFE)	EEPE	Alpha Digunakan untuk Perhitungan Regulatory EAD Alpha used to calculate regulatory EAD	Tagihan Bersih Net Receivables	ATMR RWA
1	SA-CCR (untuk derivatif) SA-CCR (for derivative)	406,072	603,637		1	1,413,630	768,344
2	Metode Internal Model (untuk derivatif dan SFT) Internal Model Method (for derivative and SFT)					N/A	N/A
3	Pendekatan Sederhana untuk Mitigasi Risiko Kredit (untuk SFT) Simple Approach for Credit Risk Mitigation (for SFT)					N/A	N/A
4	Pendekatan Komprehensif untuk Mitigasi Risiko Kredit (untuk SFT) Comprehensive Approach for Credit Risk Mitigation (for SFT)						
5	VaR untuk SFT VaR for SFT					N/A	N/A
	Total						768,344

Risiko Kredit - Capital Charge untuk Credit Valuation Adjustment (CCR2)

Credit Risk - Capital Charge for Credit Valuation Adjustment (CCR2)

		Tagihan Bersih Net Receivables	ATMR RWA
	Total Portfolio Berdasarkan Advanced CVA Capital Charge Total Portfolio Based on Advanced CVA Capital Charge		
1	(i) Komponen VaR (termasuk 3x multiplier) (i) VaR Component (include 3x multiplier)		N/A
2	(ii) Komponen Stressed VaR (termasuk 3x multiplier) (ii) Stressed VaR Component (include 3x multiplier)		N/A
3	Semua Portfolio Sesuai Standardised CVA Capital Charge All Portfolio Based on Standardised CVA Capital Charge	-	77,350
4	Total Sesuai CVA Capital Charge Total Based on CVA Capital Charge	-	77,350

Risiko Kredit - Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3)

Credit Risk - CCR Exposure Based on Portfolio Category and Risk Weighting (CCR3)

Bobot Risiko Risk Weight	Kategori Portofolio Portfolio Category	Bobot Risiko								Total Tagihan Bersih
		0	0.1	0.2	0.5	0.75	1	1.5	Lainnya	
1	Indonesia	79,089	-	-	-	-	-	-	-	79,089
2	Tagihan kepada Pemerintah dan Bank Sentral Receivables on Government and Central Bank	-	-	-	-	-	-	-	-	-
3	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entity	-	-	-	0	-	-	-	-	0
4	Tagihan kepada Bank Pembangunan Receivables on Development Bank	-	-	-	-	-	-	-	-	-
5	Tagihan kepada Multilateral dan Lembaga Internasional Receivables on Multilateral and International Institution	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Bank Lain Receivables on Other Bank	-	-	209,336	716,910	-	-	-	-	926,246
7	Tagihan kepada Perusahaan Sekuritas Receivables on Securities Company	-	-	-	-	-	-	-	-	-
8	Tagihan kepada Korporasi Receivables on Corporate	-	-	50,296	50	-	357,901	-	-	408,247
9	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	-	-	-	-	49	-	-	-	49
10	Aset Lainnya Other Asset	-	-	-	-	-	-	-	-	-
	Total	-	-	259,631	716,961	49	357,901	-	-	1,413,630

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

Table Net Amount based on Risk Weight after Credit Risk Mitigation - Bank Only

30 Juni 2021 / 30 June 2021														Dalam Jutaan Rupiah/in Million Rupiah	
No.	Kategori Portofolio Portfolio Category	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Amount after Credit Risk Mitigation											ATMR RWA	Beban Modal Capital Charge	
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
A Eksposur Neraca On Balance Sheet															
1	Tagihan Kepada Pemerintah Claims on Sovereign	35,032,035	-	-	-	-	-	-	128	-	-	128	13		
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	-	262,748	-	-	-	148	-	-	-	-	52,624	5,257		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	27	-	-	-	-	13	1		
4	Tagihan Kepada Bank Claims on Banks	581,394	4,974,012	-	-	-	1,255,235	-	-	-	-	1,622,419	162,080		
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	-	-	78,266	-	-	-	-	-	-	-	22,407	2,238		
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-		
7	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-	-	-	-	-	-	-		
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	64,940	-	-	-	-	58,052	8,034,451	-	-	-	6,054,865	604,881		
9	Tagihan kepada Korporasi Claims on Corporate	342,746	2,865,189	-	-	-	928,864	-	26,403,628	159,650	-	27,680,573	2,765,289		
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	-	-	-	-	-	-	-	-	546,860	-	820,290	81,947		
11	Aset Lainnya Other Assets	404,265	-	-	-	-	-	-	1,741,552	1,500	-	1,743,802	174,205		
	Total Eksposur Neraca Total on Balance Sheet	36,425,380	8,101,949	78,266	-	-	2,242,326	8,034,451	28,145,308	708,010	-	37,997,121	3,795,912		
B Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif Off Balance Sheet															
1	Tagihan Kepada Pemerintah Claims on Sovereign	-	-	-	-	-	-	-	129	-	-	129	13		
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	-	250,000	-	-	-	90,107	-	-	-	-	95,054	9,496		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	2,979	-	-	-	-	1,490	149		
4	Tagihan Kepada Bank Claims on Banks	2,175	3,409	-	-	-	93,788	-	-	-	-	47,576	4,753		
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-		
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-		
7	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-	-	-	-	-	-	-		
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	-	-	-	-	-	-	5,713,627	-	-	-	4,285,220	428,093		
9	Tagihan kepada Korporasi Claims on Corporate	177,410	47,764	-	-	-	25,079	-	2,270,759	-	-	2,292,851	229,056		
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	-	-	-	-	-	-	-	-	9,307	-	13,961	1,395		
	Total Eksposur TRA Total Off Balance Sheet	179,585	301,173	-	-	-	211,953	5,713,627	2,270,888	9,307	-	6,736,281	672,954		
C Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)															
1	Tagihan Kepada Pemerintah Claims on Sovereign	79,089	-	-	-	-	-	-	-	-	-	-	-		
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-	-	-	-	-	-	-	-	-	-	-		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-		
4	Tagihan Kepada Bank Claims on Banks	-	209,335	-	-	-	716,910	-	-	-	-	400,323	39,992		
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	-	-	-	-	-	-	49	-	-	-	36	4		
6	Tagihan kepada Korporasi Claims on Corporate	-	50,296	-	-	-	50	-	357,901	-	-	367,985	36,762		
	Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk	79,089	259,631	-	-	-	716,960	49	357,901	-	-	768,344	76,758		

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

Table Net Amount based on Risk Weight after Credit Risk Mitigation - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portofolio Portfolio Category	30 Juni 2020 / 30 June 2020											ATMR RWA	Beban Modal Capital Charge
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Amount after Credit Risk Mitigation												
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
A														
Eksposur Neraca On Balance Sheet														
1	Tagihan Kepada Pemerintah Claims on Sovereign	30,307,122	-	-	-	-	-	-	22	-	-	-	22	2
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	-	704,111	-	-	-	2,333,703	-	-	-	-	-	1,307,673	130,637
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	27	-	-	-	-	-	14	1
4	Tagihan Kepada Bank Claims on Banks	573,353	4,043,698	-	-	-	1,470,908	-	-	-	-	-	1,544,194	154,265
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	-	-	91,865	-	-	-	-	-	-	-	-	24,846	2,482
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	56,969	-	-	-	-	70,373	9,229,821	-	-	-	-	6,957,552	695,059
9	Tagihan kepada Korporasi Claims on Corporate	174,246	2,672,942	-	-	-	956,772	-	30,322,994	95,717	-	-	31,479,544	3,144,806
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	86	-	-	-	-	-	-	-	601,925	-	-	902,888	90,199
11	Aset Lainnya Other Assets	367,378	-	-	-	-	-	-	2,025,359	1,500	-	-	2,027,609	202,558
	Total Eksposur Neraca Total on Balance Sheet	31,479,154	7,420,751	91,865	-	-	4,831,783	9,229,821	32,348,375	699,142	-	-	44,244,342	4,420,010
B														
Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif Off Balance Sheet														
1	Tagihan Kepada Pemerintah Claims on Sovereign	-	-	-	-	-	-	-	151	-	-	-	151	15
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-	-	-	-	400	-	-	-	-	-	200	20
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	2,979	-	-	-	-	-	1,490	149
4	Tagihan Kepada Bank Claims on Banks	2,138	4,803	-	-	-	145,269	-	-	-	-	-	73,595	7,352
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	5	-	-	-	-	-	6,043,487	-	-	-	-	4,532,615	452,808
9	Tagihan kepada Korporasi Claims on Corporate	26,270	914	-	-	-	35,275	-	2,108,324	1,435	-	-	2,128,298	212,617
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	-	-	-	-	-	-	-	-	8,251	-	-	12,376	1,236
	Total Eksposur TBA Total Off Balance Sheet	28,413	5,717	-	-	-	183,923	6,043,487	2,108,475	9,686	-	-	6,748,725	674,198
C														
Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)														
1	Tagihan Kepada Pemerintah Claims on Sovereign	92,990	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	203,307	-	-	-	884,533	-	145	-	-	-	483,073	48,259
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	-	-	-	-	-	-	4	-	-	-	-	3	0
6	Tagihan kepada Korporasi Claims on Corporate	-	77,949	-	-	-	5,374	-	915,090	-	-	-	933,367	93,243
	Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk	92,990	281,256	-	-	-	889,907	4	915,235	-	-	-	1,416,443	141,503

Tabel Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual

Table Net Amount and Credit Risk Mitigation Technique - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portofolio Portfolio Category	30 Juni 2021/30 June 2021					Bagian Yang Tidak Dijamin Unsecured Exposure
		Tagihan Bersih Net Amount	Bagian Yang Dijamin Secured Exposure				
			Agunan Cash Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
A	Eksposur Neraca On Balance Sheet						
1	Tagihan Kepada Pemerintah Claims on Sovereign	35,032,163	-	-	-	-	35,032,163
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	262,896	-	-	-	-	262,896
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	27	-	-	-	-	27
4	Tagihan Kepada Bank Claims on Banks	6,810,641	581,394	-	-	-	6,229,247
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	78,266	-	-	-	-	78,266
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	8,157,443	64,940	58,052	-	-	8,034,451
9	Tagihan kepada Korporasi Claims on Corporate	30,700,077	342,746	930,790	-	-	29,426,541
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	546,860	-	-	-	-	546,860
11	Aset Lainnya Other Assets	2,147,317	-	-	-	-	2,147,317
	Total Eksposur Neraca Total on Balance Sheet	83,735,690	989,080	988,842	-	-	81,757,768
B	Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif Commitment and Contingency Liabilities of Off Balance Sheet Transactions						
1	Tagihan Kepada Pemerintah Claims on Sovereign	129	-	-	-	-	129
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	340,107	-	-	-	-	340,107
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	2,979	-	-	-	-	2,979
4	Tagihan Kepada Bank Claims on Banks	99,372	2,175	56,601	-	-	40,596
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	5,713,627	-	-	-	-	5,713,627
9	Tagihan kepada Korporasi Claims on Corporate	2,521,012	177,410	25,079	-	-	2,318,523
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	9,307	-	-	-	-	9,307
	Total Eksposur TRA Total Exposure of Off Balance Sheet	8,686,533	179,585	81,680	-	-	8,425,268
C	Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)						
1	Tagihan Kepada Pemerintah Claims on Sovereign	79,089	-	-	-	-	79,089
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	926,245	-	-	-	-	926,245
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	49	-	-	-	-	49
6	Tagihan kepada Korporasi Claims on Corporate	408,247	-	-	-	-	408,247
	Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk	1,413,630	-	-	-	-	1,413,630
	Total (A+B+C)	93,835,853	1,168,665	1,070,522	-	-	91,596,666

Tabel Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual

Table Net Amount and Credit Risk Mitigation Technique - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portofolio Portfolio Category	30 Juni 2020/30 June 2020					Bagian Yang Tidak Dijamin Unsecured Exposure
		Tagihan Bersih Net Amount	Bagian Yang Dijamin Secured Exposure				
			Agunan Cash Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3) - [(4)+(5)+(6)+(7)]
A Eksposur Neraca On Balance Sheet							
1	Tagihan Kepada Pemerintah Claims on Sovereign	30,307,144	-	-	-	-	30,307,144
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	3,037,814	-	-	-	-	3,037,814
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	27	-	-	-	-	27
4	Tagihan Kepada Bank Claims on Banks	6,087,959	573,353	-	-	-	5,514,606
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	91,865	-	-	-	-	91,865
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	9,357,163	56,969	70,373	-	-	9,229,821
9	Tagihan kepada Korporasi Claims on Corporate	34,222,671	174,246	841,917	-	-	33,206,508
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	602,011	86	-	-	-	601,925
11	Aset Lainnya Other Assets	2,394,237	-	-	-	-	2,394,237
	Total Eksposur Neraca Total on Balance Sheet	86,100,891	804,654	912,290	-	-	84,383,947
B Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif Commitment and Contingency Liabilities of Off Balance Sheet Transactions							
1	Tagihan Kepada Pemerintah Claims on Sovereign	151	-	-	-	-	151
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	400	-	-	-	-	400
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	2,979	-	-	-	-	2,979
4	Tagihan Kepada Bank Claims on Banks	152,210	2,138	52,698	-	-	97,374
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	6,043,492	5	-	-	-	6,043,487
9	Tagihan kepada Korporasi Claims on Corporate	2,172,218	26,270	35,275	-	-	2,110,673
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	8,251	-	-	-	-	8,251
	Total Eksposur TRA Total Exposure of Off Balance Sheet	8,379,701	28,413	87,973	-	-	8,263,315
C Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)							
1	Tagihan Kepada Pemerintah Claims on Sovereign	92,990	-	-	-	-	92,990
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	1,087,985	-	-	-	-	1,087,985
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	4	-	-	-	-	4
6	Tagihan kepada Korporasi Claims on Corporate	998,413	-	-	-	-	998,413
	Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk	2,179,392	-	-	-	-	2,179,392
	Total (A+B+C)	96,659,984	833,067	1,000,263	-	-	94,826,654

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

Tabel Pengungkapan Eksposur Aset di Neraca
Table Asset Exposure on Balance Sheet

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portofolio Portfolio Category	30 Juni 2021/30 June 2021			30 Juni 2020/30 June 2020		
		Tagihan Bersih Net Amount	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	Tagihan Bersih Net Amount	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Tagihan Kepada Pemerintah Claims on Sovereign	35,032,163	128	128	30,307,144	22	22
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	262,896	52,624	52,624	3,037,814	1,307,673	1,307,673
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	27	13	13	27	14	14
4	Tagihan Kepada Bank Claims on Banks	6,810,641	1,913,116	1,622,419	6,087,959	1,830,870	1,544,194
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	78,266	22,407	22,407	91,865	24,846	24,846
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	8,157,443	6,118,083	6,054,865	9,357,163	7,017,872	6,957,552
9	Tagihan kepada Korporasi Claims on Corporate	30,700,077	28,510,316	27,680,573	34,222,671	32,083,301	31,479,544
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	546,860	820,290	820,290	602,011	903,017	902,888
11	Aset Lainnya Other Assets	2,147,317	1,743,802	1,743,802	2,394,237	2,027,609	2,027,609
TOTAL		83,735,690	39,180,779	37,997,121	86,100,891	45,195,224	44,244,342

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

Tabel Pengungkapan Eksposur Kewajiban Komitmen / Kotinjensi pada Transaksi Rekening Administratif
Table Exposure on Commitment/Contingent Liabilities in Administrative Accounts

Dalam Jutaan Rupiah/In Million Rupiah							
No.	Kategori Portofolio Portfolio Category	30 Juni 2021/30 June 2021			30 Juni 2020/30 June 2020		
		Tagihan Bersih Net Amount	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	Tagihan Bersih Net Amount	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Tagihan Kepada Pemerintah Claims on Sovereign	129	129	129	151	151	151
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	340,107	95,054	95,054	400	200	200
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	2,979	1,490	1,490	2,979	1,490	1,490
4	Tagihan Kepada Bank Claims on Banks	99,372	48,757	47,576	152,210	74,745	73,595
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee Loan/Pension	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	5,713,627	4,285,220	4,285,220	6,043,492	4,532,619	4,532,615
9	Tagihan kepada Korporasi Claims on Corporate	2,521,012	2,482,800	2,292,851	2,172,218	2,172,205	2,128,298
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	9,307	13,961	13,961	8,251	12,376	12,376
TOTAL		8,686,533	6,927,411	6,736,281	8,379,701	6,793,786	6,748,725

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

Tabel Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)
Table Counterparty Credit Risk

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portofolio Portfolio Category	30 Juni 2021/30 June 2021			30 Juni 2020/30 June 2020		
		Tagihan Bersih Net Amount	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	Tagihan Bersih Net Amount	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Tagihan Kepada Pemerintah Claims on Sovereign	79,089	-	-	92,990	-	-
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	926,245	400,323	400,323	1,087,985	483,073	483,073
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	49	36	36	4	3	3
6	Tagihan kepada Korporasi Claims on Corporate	408,247	367,985	367,985	998,413	933,367	933,367
7	Eksposur Tertimbang dari Credit Valuation Adjustment (CVA) Weighted Exposure from Credit Valuation Adjustment (CVA)	-	-	77,350	-	-	266,415
TOTAL		1,413,630	768,344	845,694	2,179,392	1,416,443	1,682,858

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

Tabel Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan (*Counterparty Credit Risk*) – Reverse Repo
Table Counterparty Credit Risk - Reverse Repo

Dalam Jutaan Rupiah/In Million Rupiah

No.	Kategori Portofolio Portfolio Category	30 Juni 2021/30 June 2021			30 Juni 2020/30 June 2020		
		Tagihan Bersih	ATMR Sebelum MRK	ATMR Setelah MRK	Tagihan Bersih	ATMR Sebelum MRK	ATMR Setelah MRK
1	Tagihan Kepada Pemerintah	2,123,350	-	-	-	-	-
	a. Tagihan Kepada Pemerintah Indonesia	2,123,350	-	-	-	-	-
	b. Tagihan Kepada Pemerintah Negara Lain	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
4	Tagihan kepada Bank	-	-	-	-	-	-
	a. Tagihan Jangka Pendek	-	-	-	-	-	-
	b. Tagihan Jangka Panjang	-	-	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-
6	Tagihan Kepada Korporasi	-	-	-	-	-	-
	TOTAL	2,123,350	-	-	-	-	-

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

Tabel Pengungkapan Total Pengukuran Risiko Kredit
Table Total Credit Risk

Dalam Jutaan Rupiah/In Million Rupiah

	30 Juni 2021/30 June 2021	30 Juni 2020/30 June 2020
TOTAL ATMR RISIKO KREDIT	45,579,096	52,675,925
TOTAL FAKTOR PENGURANG MODAL	-	-

Tabel Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar

Table Market Risk under the Standardized Approach

Dalam Jutaan Rupiah/In Million Rupiah

No.	Jenis Risiko Type of Risk	30 Juni 2021/30 June 2021		30 Juni 2020/30 June 2020	
		Bank Bank		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	69,617	870,216	91,489	1,143,612
2	Risiko Nilai Tukar Foreign Exchange Risk	7,568	94,601	46,861	585,759
3	Risiko Ekuitas *) Equity Risk *)				
4	Risiko Komoditas *) Commodity Risk *)				
5	Risiko Option Option Risk	-	-	-	-
	TOTAL	77,185	964,817	138,350	1,729,371

Tabel Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual

Table Operational Risk under Basic Indicator Approach - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

No.	Pendekatan / Approach	30 Juni 2021/30 June 2021			30 Juni 2020/30 June 2020		
		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)	(6)	(7)	(8)
1	Pendekatan Indikator Dasar Basic Indicator Approach	6,837,255	1,025,588	12,819,852	7,071,806	1,060,771	13,259,636
TOTAL		6,837,255	1,025,588	12,819,852	7,071,806	1,060,771	13,259,636

Tabel Pengungkapan Profil Maturitas Rupiah - Bank secara Individual

Table Maturity Profile Rupiah - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2021/30 June 2021							
No.	Rekening Account	Saldo Balance	Jatuh Tempo				
			≤ 1 bulan ≤ 1 months	> 1 bln s.d 3 bln > 1 month s.d 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)		(3)	(4)	(5)	(6)	(7)	(8)
I	NERACA On Balance Sheet						
	A	Aset Asset					
	1. Kas Cash	224,946	224,946	-	-	-	-
	2. Penempatan pada Bank Indonesia Placement to BI	7,020,910	5,143,048	-	-	-	1,877,862
	3. Penempatan pada bank lain Placement to Other Bank	358,655	358,242	-	-	-	413
	4. Surat Berharga Marketable Securities	20,815,930	1,378,252	27,469	590,889	6,482,293	12,337,027
	5. Kredit yang diberikan Loans	27,563,326	5,872,156	4,758,387	2,459,444	1,927,840	12,545,499
	6. Tagihan lainnya Other Receivables	2,124,430	2,123,350	580	500	-	-
	7. Lain-lain Others	2,736,012	-	-	-	-	2,736,012
	Total Aset Total Assets	60,844,209	15,099,994	4,786,436	3,050,833	8,410,133	29,496,813
	B	Kewajiban Liabilities					
	1. Dana Pihak Ketiga Third-party Funds	39,891,020	8,542,729	2,443,289	2,009,482	646,890	26,248,630
	2. Kewajiban pada Bank Indonesia Liabilities to BI	-	-	-	-	-	-
	3. Kewajiban pada bank lain Liabilities to other bank	1,159,670	1,159,670	-	-	-	-
	4. Surat Berharga yang Diterbitkan Issued Marketable Securities	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowing	1,000,000	-	-	-	-	1,000,000
	6. Kewajiban lainnya Other Liabilities	3,164	2,084	580	500	-	-
	7. Lain-lain Others	4,976,662	1,321,581	-	-	-	3,655,081
	Tota	47,030,516	11,026,064	2,443,869	2,009,982	646,890	30,903,711
	Selisih Aset dengan Kewajiban dalam Neraca Asset - Liabilities	13,813,693	4,073,930	2,342,567	1,040,851	7,763,243	(1,406,898)
II	REKENING ADMINISTRATIF Off Balance Sheet						
	A	Tagihan Rekening Administratif Off Balance Sheet Receivable					
	1. Komitmen Commitment	-	-	-	-	-	-
	2. Kontijensi Contigent	427,669	5,005	2,079	12,430	7,197	400,958
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivable	427,669	5,005	2,079	12,430	7,197	400,958
	B	Kewajiban Rekening Administratif Off Balance Sheet Payable					
	1. Komitmen Commitment	51,451,457	22,912,449	12,315,266	8,111,871	8,111,871	-
	2. Kontijensi Contigent	658,357	38,518	170,412	101,135	217,873	130,419
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Payable	52,109,814	22,950,967	12,485,678	8,213,006	8,329,744	130,419
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivable - Off Balance Sheet Payable	(51,682,145)	(22,945,962)	(12,483,599)	(8,200,576)	(8,322,547)	270,539
	Selisih [(IA-IB)+(IIA-IIB)] Difference [(IA-IB)+(IIA-IIB)]	(37,868,452)	(18,872,032)	(10,141,032)	(7,159,725)	(559,304)	(1,136,359)
	Selisih Kumulatif Cummulative Difference	-	(18,872,032)	(29,013,064)	(36,172,789)	(36,732,093)	(37,868,452)

Tabel Pengungkapan Profil Maturitas Rupiah - Bank secara Individual
Table Maturity Profile Rupiah - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2020/30 June 2020							
No.	Rekening Account	Saldo Balance	Jatuh Tempo				
			≤ 1 bulan ≤ 1 months	> 1 bln s.d 3 bln > 1 month s.d 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)		(3)	(4)	(5)	(6)	(7)	(8)
I	NERACA						
	On Balance Sheet						
	A Aset						
	Asst						
	1. Kas Cash	209,276	209,276	-	-	-	-
	2. Penempatan pada Bank Indonesia Placement to BI	7,114,326	7,114,326	-	-	-	-
	3. Penempatan pada bank lain Placement to Other Bank	408,263	407,781	-	-	-	482
	4. Surat Berharga Marketable Securities	15,433,071	100,666	239,416	513,120	5,211,650	9,368,219
	5. Kredit yang diberikan Loans	33,416,144	7,741,095	4,678,854	3,368,469	3,414,427	14,213,299
	6. Tagihan lainnya Other Receivables	12,303	12,303	-	-	-	-
	7. Lain-lain Others	3,185,235	-	-	-	-	3,185,235
	Total Aset Total Assets	59,778,618	15,585,447	4,918,270	3,881,589	8,626,077	26,767,235
	B Kewajiban						
	Liabilities						
	1. Dana Pihak Ketiga Third-party Funds	38,556,523	9,681,422	3,563,970	2,052,247	548,916	22,709,968
	2. Kewajiban pada Bank Indonesia Liabilities to BI	-	-	-	-	-	-
	3. Kewajiban pada bank lain Liabilities to other bank	2,659,722	2,659,722	-	-	-	-
	4. Surat Berharga yang Diterbitkan Issued Marketable Securities	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowing	2,000,000	-	-	-	-	2,000,000
	6. Kewajiban lainnya Other Liabilities	17,623	17,623	-	-	-	-
	7. Lain-lain Others	6,109,352	1,682,024	-	-	-	4,427,328
	Tota	49,343,220	14,040,791	3,563,970	2,052,247	548,916	29,137,296
	Selisih Aset dengan Kewajiban dalam Neraca Asset - Liabilities	10,435,398	1,544,656	1,354,300	1,829,342	8,077,161	(2,370,061)
II	REKENING ADMINISTRATIF						
	Off Balance Sheet						
	A Tagihan Rekening Administratif						
	Off Balance Sheet Receivable						
	1. Komitmen Commitment	-	-	-	-	-	-
	2. Kontijensi Contigent	939,093	6,869	5,253	23,391	94,911	808,669
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivable	939,093	6,869	5,253	23,391	94,911	808,669
	B Kewajiban Rekening Administratif						
	Off Balance Sheet Payable						
	1. Komitmen Commitment	51,981,416	23,004,775	12,507,925	8,234,358	8,234,358	-
	2. Kontijensi Contigent	988,497	34,447	97,136	204,025	361,457	291,432
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Payable	52,969,913	23,039,222	12,605,061	8,438,383	8,595,815	291,432
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivable - Off Balance Sheet Payable	(52,030,820)	(23,032,353)	(12,599,808)	(8,414,992)	(8,500,904)	517,237
	Selisih [(IA-IB)+(IIA-IIB)] Difference [(IA-IB)+(IIA-IIB)]	(41,595,422)	(21,487,697)	(11,245,508)	(6,585,650)	(423,743)	(1,852,824)
	Selisih Kumulatif Cummulative Difference	-	(21,487,697)	(32,733,205)	(39,318,855)	(39,742,598)	(41,595,422)

Tabel Pengungkapan Profil Maturitas Valas - Bank secara Individual
Table Maturity Profile Foreign Currency - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2021/30 June 2021							
No.	Rekening Account	Saldo Balance	Jatuh Tempo				
			≤ 1 bulan ≤ 1 months	> 1 bln s.d 3 bln > 1 month s.d 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)
I	NERACA						
	On Balance Sheet						
	A	Aset					
		Asset					
	1. Kas Cash	179,322	179,322	-	-	-	-
	2. Penempatan pada Bank Indonesia Placement to BI	3,915,000	3,353,647	-	-	-	561,353
	3. Penempatan pada bank lain Placement to Other Bank	2,564,006	1,983,963	-	-	580,000	44
	4. Surat Berharga Marketable Securities	5,438,704	26,854	1,274,840	16,907	1,611,168	2,508,935
	5. Kredit yang diberikan Loans	12,272,960	3,719,946	3,713,653	1,248,755	1,091,227	2,499,380
	6. Tagihan lainnya Other Receivables	430,665	175,421	128,398	59,305	36,932	30,610
	7. Lain-lain Others	2,813,029	2,110,838	3,567	3,712	6,598	688,315
	Total Aset Total Assets	27,613,684	11,549,990	5,120,458	1,328,679	3,325,923	6,288,636
	B	Kewajiban					
		Liabilities					
	1. Dana Pihak Ketiga Third-party Funds	21,403,624	2,930,073	298,236	154,454	106,822	17,914,040
	2. Kewajiban pada Bank Indonesia Liabilities to BI	-	-	-	-	-	-
	3. Kewajiban pada bank lain Liabilities to other bank	299,512	297,250	-	2,175	-	87
	4. Surat Berharga yang Diterbitkan Issued Marketable Securities	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowing	-	-	-	-	-	-
	6. Kewajiban lainnya Other Liabilities	261,725	104,705	88,044	33,176	30,653	5,148
	7. Lain-lain Others	10,374,460	2,286,389	12,804	1,146	22,200	8,051,923
	Total Kewajiban	32,339,321	5,618,417	399,084	190,951	159,674	25,971,197
	Selisih Aset dengan Kewajiban dalam Neraca Asset - Liabilities	487,633	12,524,072	3,331,761	(202,123)	1,742,074	(16,908,149)
II	REKENING ADMINISTRATIF						
	Off Balance Sheet						
	A	Tagihan Rekening Administratif					
		Off Balance Sheet Receivable					
	1. Komitmen Commitment	22,174,125	10,067,669	7,438,355	3,647,562	927,870	92,670
	2. Kontijensi Contigent	1,722,731	867,564	73,936	144,130	499,337	137,765
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivable	23,896,856	10,935,233	7,512,291	3,791,692	1,427,206	230,434
	B	Kewajiban Rekening Administratif					
		Off Balance Sheet Payable					
	1. Komitmen Commitment	32,831,683	14,911,496	8,845,798	4,653,804	4,420,586	-
	2. Kontijensi Contigent	1,454,901	152,294	28,768	341,997	287,042	644,801
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Payable	34,286,584	15,063,789	8,874,566	4,995,801	4,707,628	644,801
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif	(10,389,729)	(4,128,556)	(1,362,275)	(1,204,109)	(3,280,422)	(414,367)
	Off Balance Sheet Receivable - Off Balance Sheet Payable						
	Selisih [(IA-IB)+(IIA-IIB)] Difference [(IA-IB)+(IIA-IIB)]	(15,115,366)	1,803,017	3,359,099	(66,381)	(114,173)	(20,096,928)
	Selisih Kumulatif Cummulative Difference	-	1,803,017	5,162,116	5,095,735	4,981,562	(15,115,366)

Tabel Pengungkapan Profil Maturitas Valas - Bank secara Individual
Table Maturity Profile Foreign Currency - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2020/30 June 2020							
No.	Rekening Account	Saldo Balance	Jatuh Tempo				
			≤ 1 bulan ≤ 1 months	> 1 bln s.d 3 bln > 1 month s.d 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)
I	NERACA						
	On Balance Sheet						
	A	Aset					
		Asset					
	1. Kas Cash	158,102	158,102	-	-	-	-
	2. Penempatan pada Bank Indonesia Placement to BI	4,490,325	4,032,127	-	-	-	458,198
	3. Penempatan pada bank lain Placement to Other Bank	3,123,028	2,552,614	-	-	-	570,414
	4. Surat Berharga Marketable Securities	7,126,231	1,677,899	778,808	405,640	1,213,300	3,050,584
	5. Kredit yang diberikan Loans	12,633,080	3,444,279	2,671,373	2,899,952	276,476	3,341,001
	6. Tagihan lainnya Other Receivables	1,057,336	219,727	391,343	61,767	145,515	238,985
	7. Lain-lain Others	1,575,719	935,541	10,791	16,436	8,054	604,897
	Total Aset Total Assets	30,163,822	13,020,289	3,852,314	3,383,795	1,643,345	8,264,080
	B	Kewajiban					
		Liabilities					
	1. Dana Pihak Ketiga Third-party Funds	20,876,904	3,421,770	424,885	205,671	119,286	16,705,292
	2. Kewajiban pada Bank Indonesia Liabilities to BI	-	-	-	-	-	-
	3. Kewajiban pada bank lain Liabilities to other bank	400,095	397,857	-	2,138	0	100
	4. Surat Berharga yang Diterbitkan Issued Marketable Securities	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowing	-	-	-	-	-	-
	6. Kewajiban lainnya Other Liabilities	793,120	160,440	369,304	77,975	165,600	19,800
	7. Lain-lain Others	8,300,017	422,589	5,388	9,366	4,889	7,857,784
	Total Kewajiban Total Liabilities	30,370,135	4,402,657	799,577	295,150	289,776	24,582,976
	Selisih Aset dengan Kewajiban dalam Neraca Asset - Liabilities	(206,313)	8,617,632	3,052,737	3,088,645	1,353,569	(16,318,896)
II	REKENING ADMINISTRATIF						
	Off Balance Sheet						
	A	Tagihan Rekening Administratif					
		Off Balance Sheet Receivable					
	1. Komitmen Commitment	11,340,665	7,781,719	2,889,645	484,385	132,386	52,530
	2. Kontijensi Contigent	1,692,781	717,568	72,729	374,892	400,423	127,169
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivable	13,033,446	8,499,287	2,962,374	859,277	532,809	179,699
	B	Kewajiban Rekening Administratif					
		Off Balance Sheet Payable					
	1. Komitmen Commitment	34,800,004	17,439,724	8,115,799	4,792,845	4,271,482	180,155
	2. Kontijensi Contigent	1,086,473	18,061	91,873	147,197	281,052	548,290
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Payable	35,886,478	17,457,785	8,207,673	4,940,042	4,552,534	728,445
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivable - Off Balance Sheet Payable	(22,853,032)	(8,958,498)	(5,245,298)	(4,080,765)	(4,019,725)	(548,746)
	Selisih [(IA-IB)+(IIA-IIB)] Difference [(IA-IB)+(IIA-IIB)]	(23,059,344)	(340,866)	(2,192,562)	(992,119)	(2,666,155)	(16,867,642)
	Selisih Kumulatif Cummulative Difference	-	(340,866)	(2,533,427)	(3,525,547)	(6,191,702)	(23,059,344)

Tabel Pengungkapan Nilai Liquidity Coverage Ratio (LCR)

Table Liquidity Coverage Ratio (LCR)

Dalam Jutaan Rupiah/In Million Rupiah

No.	Komponen Component	Individual			
		30 Juni 2021/30 June 2021		30 Juni 2020/30 June 2020	
		Nilai outstanding kewajiban dan komitmen / nilai tagihan kontraktual The outstanding value of obligations and commitments / contractual invoice value	Nilai HQLA setelah pengurangan nilai (haircut) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) HQLA value after haircut or outstanding liabilities and commitments multiplied by the run-off rate or Contractual invoice value times the inflow rate	Nilai outstanding kewajiban dan komitmen / nilai tagihan kontraktual The outstanding value of obligations and commitments / contractual invoice value	Nilai HQLA setelah pengurangan nilai (haircut) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) HQLA value after haircut or outstanding liabilities and commitments multiplied by the run-off rate or Contractual invoice value times the inflow rate
1.	Jumlah data Poin yang digunakan dalam perhitungan LCR The number of data points used in the calculation of the LCR		3 bulan / 3 months		3 bulan / 3 months
HIGH QUALITY LIQUID ASSET (HQLA)					
2.	Total High Quality Liquid Asset (HQLA)		36,386,747		27,240,725
ARUS KAS KELUAR					
3.	Simpanan nasabah perorangan dan Pendanaan yang berasal dari anasabah Usaha Mikro dan Kecil, terdiri dari: Deposits from individual customers and funding originating from Micro and Small Business customers consisted of:				
	a. Simpanan / Pendanaan stabil a. Deposits / Stable Funding	7,429,583	371,479	8,323,623	416,181
	b. Simpanan / Pendanaan kurang stabil b. Deposits / Less Stable Funding	2,730,686	273,069	3,020,536	302,054
4.	Pendanaan yang berasal dari nasabah korporasi, terdiri dari: Funding originating from corporate customers consisted of:				
	a. Simpanan operasional a. Operational savings	49,629,357	12,211,851	43,145,229	10,658,403
	b. Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional b. Non-Operational deposits and/or other liabilities of a non-Operational nature	7,202,608	2,817,767	7,070,381	2,760,530
	c. Surat berharga berupa utang yang diterbitkan oleh bank (unsecured debt) c. Securities in the form of debt securities issued by banks (unsecured debt)				
5.	Pendanaan dengan agunan (secured funding) Funding secured by collateral (secured funding)				
6.	Arus kas keluar lainnya (additional requirement), terdiri dari: Other cash outflows (additional requirement), consisted of:				
	a. Arus kas keluar atas transaksi derivatif a. Cash outflows from derivative transactions	23,912,426	23,912,426	29,784,984	29,784,984
	b. Arus kas keluar atas peningkatan kebutuhan likuiditas b. Cash outflows for increased liquidity requirements				
	c. Arus kas keluar atas kehilangan pendanaan c. Cash outflows on loss of funding				
	d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas d. Cash outflows on withdrawal of committed credit facilities and liquidity facilities	32,610,870	1,815,312	34,609,639	1,927,535
	e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana e. Cash outflows for other contractual obligations related to distribution of funds				
	f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya f. Cash outflows for other contingent financing obligations	48,383,632	4,453	48,586,374	6,572
	g. Arus kas keluar kontraktual lainnya g. Other contractual cash outflows	1,014,577	1,014,577	1,150,892	1,150,892
7.	TOTAL ARUS KAS KELUAR TOTAL CASH OUTFLOWS		42,420,933		47,007,150
ARUS KAS MASUK					
8.	Pinjaman dengan agunan (secured lending) Secured lending collateral				
9.	Tagihan berasal dari pihak lawan (counterparty) yang bersifat lancar (inflows from fully performing exposures) Claims originating from counterparties were current (inflows from fully performing exposures)	9,588,716	6,610,981	12,947,782	8,884,091
10.	Arus kas masuk lainnya Other cash inflows:	23,927,657	23,927,657	29,812,189	29,812,189
11.	TOTAL ARUS KAS MASUK TOTAL CASH INFLOWS		30,538,639		38,696,280
		TOTAL ADJUSTED VALUE		TOTAL ADJUSTED VALUE	
12.	TOTAL HQLA		36,386,747		27,240,725
13.	TOTAL ARUS KAS KELUAR BERSIH TOTAL NET CASH OUTFLOWS		11,882,294		11,751,788
14.	LCR (%)		306.23%		231.80%
ANALISIS SECARA INDIVIDU					
Di Q2 2021, jumlah HQLA bank sebesar 36.38 triliun rupiah, jumlah arus kas keluar sebesar 42.42 triliun rupiah, dan jumlah arus kas masuk yang diperhitungkan dalam LCR adalah 30.53 triliun rupiah, sehingga nilai LCR menjadi 306.23%.					
Penurunan HQLA sebesar 826.56 miliar rupiah pada Q2 2021 terutama berasal dari pos surat berharga yang diterbitkan Pemerintah Pusat.					
Dibandingkan kuartal sebelumnya, jumlah arus kas keluar setelah haircut mengalami penurunan di Q2 2021 sebesar 1.41 triliun rupiah yang terutama berasal dari pos arus kas keluar lainnya terkait transaksi derivatif. Di samping itu, jumlah arus kas masuk yang dapat diperhitungkan dalam LCR juga mengalami penurunan sebesar 1.86 triliun rupiah jika dibandingkan bulan sebelumnya yang berasal dari pos arus kas lainnya terkait transaksi derivatif.					
Penurunan pada HQLA senilai 826.56 miliar rupiah disertai dengan peningkatan pada total arus kas keluar bersih senilai 453.56 miliar rupiah, menyebabkan LCR Q2 2021 mengalami penurunan dibandingkan kuartal sebelumnya menjadi 306.23%, yang masih berada di atas batas minimum yang ditentukan. Hal ini mencerminkan bahwa bank memiliki ketahanan likuiditas yang sangat baik dalam jangka waktu 30 hari ke depan.					
Individual Analysis					
In Q2 2021, the amount of HQLA for the bank was 36.38 trillion rupiah, the total of cash outflow was 42.42 trillion rupiah, and the amount of cash inflow calculated in the LCR was 30.53 trillion rupiah, so the LCR value was 306.23%.					
The decrease in HQLA of 826.56 million rupiah in Q2 2021 was mainly due to a decrease in securities issued by the Central Government.					
Compared to previous quarter, total cash outflow after haircut decreased in Q2 2021 by 1.41 trillion rupiah mainly from other cashflow related to derivative transactions. Aside from that, total cash inflows that can be calculated in LCR also decreased by 1.86 trillion rupiah compared to previous month mainly from other cash inflow related to derivative transactions.					
The decrease in HQLA of 826.56 million rupiah was accompanied by the increase in total net cash outflows of 453.56 million rupiah, causing LCR Q2 2021 to decrease compared to previous quarter to 306.23%, which was still above the specified minimum limit. This reflects that the bank has excellent liquidity resilience for the next 30 days.					

QUANTITATIVE DISCLOSURE

Interest Rate Exposures in Accrual book

Interest Rate Exposure (IRE) measures the potential pre-tax impact on Net Interest Margin over a specified reporting period, for accrual positions, due to defined shifts in appropriate interest rates. Net Interest Margin ("NIM") is the difference between the yield earned on the accrual portfolio assets (including customer loans) and the rate paid on the liabilities (including customer deposits or company borrowings). NIM is affected by changes in the level of interest rates.

Citibank Indonesia uses a 12-Month Interest Rate Exposures (12M IRE) i.e., the un-discounted impact on the next 12-months' accounting earnings from shift of interest rates.

Below is the 12M IRE for position as of 30th of June 2021 :

CCY	Scenario	12M IRE	Limit	%
IDR	+ 100 bps	(9,235)	(15,000)	62%
JPY	+ 100 bps	0	(500)	0%
USD	+ 100 bps	882	(4,000)	22%
IDR	- 100 bps	9,235	(15,000)	62%
JPY	- 100 bps	0	(500)	0%
USD	- 100 bps	(31)	(4,000)	1%

12M IRE of IDR for -\$9,235k is the estimated undiscounted accounting loss in the next 12 months if the interest rate goes up by 100bps. Vice versa, in case of the market rate goes down by -100bps, then the estimated undiscounted accounting gain would be +\$9,235k in the next 12 months.

As required in SEOJK No.12 / POJK.03 / 2018 on the implementation of IRRBB, we calculate the stress test on EVE (Economic value of Equity) and NII (Net interest income) methodology in quarterly basis. Below is EVE and NII calculation as of 30th of June 2021:

IRRBB Calculation Result		
Bank Name	: Citibank Indonesia	
Reporting date	: Juni / 2021	
In USD MM (1USD=14598)	Delta EVE	Delta NII
Shock Scenarios	Position	Position
Parallel Up (400 bps)	(47)	(35)
Parallel Down (400 bps)	45	37
Steeper	12	0
Flatter	(23)	0
Short rate up	(39)	0
Short rate down	37	0
Nilai Maksimum Negatif (absolut)	47	35
Modal Tier 1 (untuk Delta EVE) atau Projected Income (untuk Delta NII)	1,113	301
Nilai Maksimum dibagi Modal Tier 1 (untuk Delta EVE) atau Projected Income (untuk Delta NII)	4.22%	11.66%

Interest Rate Exposures dari buku Akruai

Interest Rate Exposure (IRE) mengukur potensi dampak Net Interest Margin (NIM) sebelum pajak dari periode pelaporan tertentu, untuk posisi akrual, yang disebabkan oleh pergeseran suku bunga tertentu. NIM adalah perbedaan antara suku bunga penghasilan dari kelompok aset yang bersifat akrual (termasuk pinjaman ke nasabah) dan suku bunga bayar dari kewajiban (termasuk deposito dari nasabah perorangan maupun badan usaha).

Citibank Indonesia menggunakan 12-Month Interest Rate Exposure, yaitu dampak dari pendapatan dalam akuntansi sebelum discount dari pergeseran suku bunga tertentu untuk 12 bulan ke depan.

Berikut adalah 12M IRE untuk posisi tanggal 30 Juni 2021.

CCY	Scenario	12M IRE	Limit	%
IDR	+ 100 bps	(133,908)	(217,900)	62%
JPY	+ 100 bps	0	(7,250)	0%
USD	+ 100 bps	12,789	(58,000)	-22%
IDR	- 100 bps	133,908	(217,900)	62%
JPY	- 100 bps	0	(7,250)	0%
USD	- 100 bps	(480)	(58,000)	-1%

12M IRE dari IDR sebesar -IDR 133,908 juta adalah perkiraan nilai kerugian dari akuntansi sebelum discount untuk 12 bulan ke depan jika suku bunga di pasar naik sebesar +100bps. Sebaliknya, dalam hal suku bunga di pasar turun sebesar -100bps, maka perkiraan keuntungan akuntansi sebelum discount adalah +IDR 133,908 juta untuk 12 bulan ke depan.

Sebagaimana ditentukan dalam SEOJK No.12 / POJK.03 / 2018 tentang penerapan IRRBB, kami menghitung stress test pada metodologi EVE (Nilai ekonomi Ekuitas) dan NII (Pendapatan bunga bersih) secara triwulanan. Di bawah ini adalah perhitungan EVE dan NII pada 30 Juni 2021:

Laporan Hasil Perhitungan IRRBB		
Nama Bank	: Citibank Indonesia	
Posisi Laporan	: Juni / 2021	
Dalam Juta Rupiah	Delta EVE	Delta NII
Scenario Shock	Posisi Laporan	Posisi Laporan
Parallel Up (400 bps)	(980,286)	(509,617)
Parallel Down (400 bps)	984,920	534,760
Steeper	176,008	0
Flatter	(328,089)	0
Short rate up	(560,141)	0
Short rate down	543,228	0
Nilai Maksimum Negatif (absolut)	980,286	509,617
Modal Tier 1 (untuk Delta EVE) atau Projected Income (untuk Delta NII)	16,138,324	4,371,083
Nilai Maksimum dibagi Modal Tier 1 (untuk Delta EVE) atau Projected Income (untuk Delta NII)	4.22%	11.66%

Trading Portfolio

VAR estimates, at a 99% confidence level, the potential decline in the value (loss) of a position or a portfolio under normal market conditions assuming a one-day holding period.

Trading VAR position as of 30th of June 2021 based on market factor:

Market Factor	VAR (USD 'K)
FXDL	(39)
FXVG	0
IRDL	581
IRVG	0
ISDL	1
Total	543

Potential loss from Trading position as of 30th of June 2021 is -\$543k which is mainly contributed from FX spot (\$39k) and Interest rate position (\$581k).

Kelompok Trading

VAR adalah metode perhitungan potensi penurunan nilai (kerugian) dari suatu posisi berdasarkan tingkat kepercayaan 99% dalam kondisi normal dengan asumsi holding period satu hari.

Posisi VAR untuk kelompok Trading pada tanggal 30 Juni 2021 berdasarkan market factor :

Saluan: Jutaan Rupiah Kurs USD/IDR 14.500	
Market Factor	VAR (IDR jutaan)
FXDL	(570)
FXVG	0
IRDL	8,418
IRVG	0
ISDL	21
Total	7,869

Potensi kerugian dari posisi Trading per tanggal 30 Juni 2021 adalah IDR 7,869 juta (atau IDR 7.86 milyar) yang sebagian besar dihasilkan dari FX spot (IDR 570 juta) dan posisi Interest Rate (-IDR 8,418 juta).