

Tabel B.5. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individu

Table B.5. Disclosure Of Receivables and Provisioning based on Economic Sectors - Banks Individually

(dalam jutaan Rp in million Rp)

No.	Sektor Ekonomi Economic Sectors	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) Individual Allowance for Impairment Losses Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Kolektif Allowance for Impairment Losses Collective	Tagihan Yang Dihapus Buku Written-Off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>30 Juni 2019</b>							
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	150	-	-	-	14	-
2	Perikanan Fishery	93	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	18.302	-	-	-	-	-
4	Industri Pengolahan Manufacturing	676.496	-	1.640	-	3.003	-
5	Listrik, Gas dan Air Electricity, Gas and Water	369	-	-	-	-	-
6	Konstruksi Construction	60.264	-	133	-	327	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	2.308.350	-	43.717	15.085	8.122	1.774
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Hotel and Food & Beverage	96.180	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communications	201.643	-	4.705	2.212	99	2
10	Perantara Keuangan Financial Intermediary	4.919	-	-	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Rental and Business Services	131.426	-	577	-	576	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-
13	Jasa Pendidikan Education Services	9.707	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health Services and Social Activity	27.859	-	885	-	1.315	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Public, Socio-Culture, Entertainment and Other Personal Services	117.488	-	-	-	351	-
16	Jasa Perorangan yang Melayani Rumah Tangga Personal Services Serving Household	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Institution and Other Extra International Agencies	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya Undefined Activities	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Field	966.055	-	9.553	-	9.937	-
20	Lainnya Others	2.805.803	-	14.919	7.886	5.277	-
	<b>Total</b>	<b>7.425.104</b>	<b>-</b>	<b>76.129</b>	<b>25.183</b>	<b>29.021</b>	<b>1.776</b>

Tabel B.5. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individu

Table B.5. Disclosure Of Receivables and Provisioning based on Economic Sectors - Banks Individually

(dalam jutaan Rp in million Rp)

No.	Sektor Ekonomi Economic Sectors	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) Individual Allowance for Impairment Losses Individual	Cadangan Kerugian Penurunan Nilai (CKPN) Kolektif Allowance for Impairment Losses Collective	Tagihan Yang Dihapus Buku Written-Off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>30 Juni 2018</b>							
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	331	-	-	-	-	-
2	Perikanan Fishery	161	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	3.260	-	-	-	-	-
4	Industri Pengolahan Manufacturing	617.732	-	751	-	1.556	-
5	Listrik, Gas dan Air Electricity, Gas and Water	657	-	-	-	-	-
6	Konstruksi Construction	92.372	-	-	-	314	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	2.204.615	-	33.946	10.611	11.542	1.682
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Hotel and Food & Beverage	121.720	-	-	-	31	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communications	150.658	-	10.744	3.492	1.059	-
10	Perantara Keuangan Financial Intermediary	22.465	-	-	-	1	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Rental and Business Services	158.188	-	980	-	908	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-
13	Jasa Pendidikan Education Services	8.416	-	-	-	2	-
14	Jasa Kesehatan dan Kegiatan Sosial Health Services and Social Activity	34.092	-	-	-	275	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Public, Socio-Culture, Entertainment and Other Personal Services	105.340	-	-	-	1.120	-
16	Jasa Perorangan yang Melayani Rumah Tangga Personal Services Serving Household	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Institution and Other Extra International Agencies	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya Undefined Activities	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Field	1.133.155	-	6.116	-	6.666	-
20	Lainnya Others	2.780.569	-	14.712	5.216	5.352	3
	<b>Total</b>	<b>7.433.731</b>	<b>-</b>	<b>67.249</b>	<b>19.319</b>	<b>28.826</b>	<b>1.685</b>

**Tabel B.6. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individu**

**Table B.6. Movements of Impairment Provision Disclosure - Banks Individually**

(dalam jutaan Rp in million Rp)

	Keterangan Description	30 Juni 2019		30 Juni 2018	
		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)	(3)	(4)
1	Saldo Awal CKPN Beginning balance - allowance for impairment losses	20.071	24.615	19.408	26.492
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) Provision (reversal) allowance for impairment losses during the year (Net)	6.886	4.408	1.596	2.334
	2.a. Pembentukan CKPN pada periode berjalan Provision allowance for impairment losses during the year	6.886	4.408	1.596	2.334
	2.b. Pemulihan CKPN pada periode berjalan Reversal allowance for impairment losses during the year	-	-	-	-
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan Allowance for impairment losses used for written-off receivables during the year	(1.774)	(2)	(1.685)	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan Other provision (reversal) of allowance during the year	-	-	-	-
	Saldo akhir CKPN Ending Balance	<b>25.183</b>	<b>29.021</b>	<b>19.319</b>	<b>28.826</b>

Tabel B.7. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individu  
Table B.7. Disclosure of Net Receivables by Portfolio and Rating Category - Banks Individually

(dalam jutaan Rp in million Rp)

		30 Juni 2019														
		Tagihan Bersih Net Receivables														
No.	Kategori Portofolio Category Portfolio	Lembaga Peringkat Rating Agencies	Peringkat Jangka panjang Long Term Rating						Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat Without Rating	Total		
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Kurang dari B- Lower than B-	A-1	A-2	A-3			Kurang dari A-3 Lower than A-3	
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Kurang dari B- Lower than B-	F1+ to F1	F2	F3			Kurang dari F3 Lower than F-3	
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Kurang dari B3 Lower than B3	P-1	P-2	P-3			Kurang dari P-3 Lower than P-3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Kurang dari B-(idn) Lower than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)			Kurang dari F3(idn) Lower than F3(idn)	
PT Peringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to idA-	idBBB+ to idBBB-	idBB+ to idBB-	idB+ to idB-	Kurang dari idB- Lower than idB-	idA1	idA2	idA3 to idA4	Kurang dari idA4 Lower than idA4					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1	Tagihan kepada Pemerintah Receivables on Sovereigns		-	-	-	-	-	-	-	-	-	-	-	-	1.754.163	1.754.163
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities		-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks		-	636	18.110	13.719	-	-	-	-	-	-	-	-	-	32.465
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property														53.351	53.351
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property														-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans														954.126	954.126
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio														183.327	183.327
9	Tagihan kepada Korporasi Receivables on Corporate		-	-	-	-	-	-	-	-	-	-	-	-	3.913.469	3.913.469
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables														29.289	29.289
11	Aset Lainnya Other Assets														899.325	899.325
	<b>Total</b>		-	636	18.110	13.719	-	-	-	-	-	-	-	-	7.787.050	7.819.515

Tabel B.7. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individu  
Table B.7. Disclosure of Net Receivables by Portfolio and Rating Category - Banks Individually

(dalam jutaan Rp in million Rp)

		30 Juni 2018														
		Tagihan Bersih Net Receivables														
No.	Kategori Portofolio Category Portfolio	Lembaga Peringkat Rating Agencies	Peringkat Jangka panjang Long Term Rating							Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat Without Rating	Total	
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Kurang dari B- Lower than B-	A-1	A-2	A-3	Kurang dari A-3 Lower than A-3			
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Kurang dari B- Lower than B-	F1+ to F1	F2	F3	Kurang dari F3 Lower than F-3			
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Kurang dari B3 Lower than B3	P-1	P-2	P-3	Kurang dari P-3 Lower than P-3			
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB-(idn) to BBB+(idn)	BB-(idn) to BB+(idn)	B-(idn) to B+(idn)	Kurang dari B-(idn) Lower than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Lower than F3(idn)			
		PT Peringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to id A-	id BBB+ to id BBB-	id BB+ to id BB-	id B+ to id B-	Kurang dari idB- Lower than idB-	idA1	idA2	idA3 to id A4	Kurang dari idA4 Lower than idA4			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1	Tagihan kepada Pemerintah Receivables on Sovereigns		-	-	-	-	-	-	-	-	-	-	-	-	1.757.309	1.757.309
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities		-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks		-	516	32.477	11.883	-	-	-	-	-	-	-	-	-	44.876
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property														62.826	62.826
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property														-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans														1.118.954	1.118.954
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio														185.903	185.903
9	Tagihan kepada Korporasi Receivables on Corporate		-	-	-	-	-	-	-	-	-	-	-	-	3.693.639	3.693.639
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables														27.829	27.829
11	Aset Lainnya Other Assets														842.331	842.331
	<b>Total</b>		-	516	32.477	11.883	-	-	-	-	-	-	-	-	7.688.791	7.733.667





Tabel B.9. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individu  
Table B.9. Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Banks Individually

(dalam jutaan Rp in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2019					
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured by				Bagian Yang Tidak Dijamin Unsecured Portion
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>A</b>	<b>Eksposur Neraca Balance Sheet Exposures</b>						
	Balance Sheet Exposures						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.754.163	-	-	-	-	1.754.163
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	32.465	-	-	-	-	32.465
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	53.351	-	-	-	-	53.351
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	954.126	-	-	-	-	954.126
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	163.323	6.292	-	-	-	157.031
9	Tagihan kepada Korporasi Receivables on Corporate	3.492.222	242.675	-	-	-	3.249.547
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	29.289	-	-	-	-	29.289
11	Aset Lainnya Other Assets	899.325	-	-	-	-	899.325
	<b>Total Eksposur Neraca Total Exposures Balance Sheet</b>	<b>7.378.264</b>	<b>248.967</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.129.297</b>
<b>B</b>	<b>Eksposur Rekening Administratif</b>						
	Off-Balance Sheet Exposures						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	20.004	10.528	-	-	-	9.476
9	Tagihan kepada Korporasi Receivables on Corporate	421.247	29.095	-	-	-	392.152
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-
	<b>Total Eksposur Rekening Administratif Total Exposures Off-Balance Sheet</b>	<b>441.251</b>	<b>39.623</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>401.628</b>
<b>C</b>	<b>Eksposur Counterparty Credit Risk</b>						
	Counterparty Credit Risk Exposures						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	-	-	-	-	-	-
5	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-
	<b>Total Eksposur Counterparty Credit Risk Total Exposures Counterparty Credit Risk</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Total (A+B+C)</b>	<b>7.819.515</b>	<b>288.590</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.530.925</b>

Tabel B.9. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individu  
Table B.9. Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Banks Individually

(dalam jutaan Rp in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2018					Bagian Yang Tidak Dijamin Unsecured Portion
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured by				
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>A</b>	<b>Eksposur Neraca Balance Sheet Exposures</b>						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.757.309	-	-	-	-	1.757.309
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	44.876	-	-	-	-	44.876
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	62.826	-	-	-	-	62.826
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	1.118.954	-	-	-	-	1.118.954
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	166.358	11.009	-	-	-	155.349
9	Tagihan kepada Korporasi Receivables on Corporate	3.373.828	183.698	-	-	-	3.190.130
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	27.829	-	-	-	-	27.829
11	Aset Lainnya Other Assets	842.331	-	-	-	-	842.331
	<b>Total Eksposur Neraca Total Exposures Balance Sheet</b>	<b>7.394.311</b>	<b>194.707</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.199.604</b>
<b>B</b>	<b>Eksposur Rekening Administratif</b>						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	19.545	7.310	-	-	-	12.235
9	Tagihan kepada Korporasi Receivables on Corporate	319.811	20.323	-	-	-	299.488
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-
	<b>Total Eksposur Rekening Administratif Total Exposures Off-Balance Sheet</b>	<b>339.356</b>	<b>27.633</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>311.723</b>
<b>C</b>	<b>Eksposur Counterparty Credit Risk</b>						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	-	-	-	-	-	-
5	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-
	<b>Total Eksposur Counterparty Credit Risk Total Exposures Counterparty Credit Risk</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Total (A+B+C)</b>	<b>7.733.667</b>	<b>222.340</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.511.327</b>

Tabel B.10. Pengungkapan Perhitungan ATMR untuk Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank Secara Individu

Tabel B.10. Disclosure of Calculation of Risk Weighted Assets for Credit Risk by Using Standardized Approach - Banks Individually

a. Eksposur Aset di Neraca

a. On Balance Sheet Assets Exposures

No.	Kategori Portofolio Category Portfolio	30 Juni 2019			30 Juni 2018		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.754.163	-	-	1.757.309	-	-
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	32.465	6.493	6.493	44.876	8.975	8.975
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	53.351	13.990	13.990	62.826	21.989	21.989
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	954.126	477.063	477.063	1.118.954	559.477	559.477
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	163.323	122.492	117.773	166.358	124.769	116.512
9	Tagihan kepada Korporasi Receivables on Corporate	3.492.222	3.492.222	3.249.547	3.373.828	3.373.828	3.190.130
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	29.289	42.812	42.812	27.829	39.346	39.346
11	Aset Lainnya Other Assets	899.325	-	868.564	842.331	-	807.824
	<b>Total</b>	<b>7.378.264</b>	<b>4.155.072</b>	<b>4.776.242</b>	<b>7.394.311</b>	<b>4.128.384</b>	<b>4.744.253</b>

b. Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif

b. Off-Balance Sheet Commitment/Contingency Exposures

No.	Kategori Portofolio Category Portfolio	30 Juni 2019			30 Juni 2018		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	20.004	15.003	7.107	19.545	14.659	9.176
9	Tagihan kepada Korporasi Receivables on Corporate	421.247	421.247	392.152	319.811	319.811	299.488
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-
	<b>Total</b>	<b>441.251</b>	<b>436.250</b>	<b>399.259</b>	<b>339.356</b>	<b>334.470</b>	<b>308.664</b>

c. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)

c. Counterparty Credit Risk Exposures

No.	Kategori Portofolio Category Portfolio	30 Juni 2019			30 Juni 2018		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	-	-	-	-	-	-
5	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-
7	Eksposur Tertimbang dari Credit Valuation Adjustment (CVA) Risk Weighted of Credit Valuation Adjustment	-	-	-	-	-	-
<b>Total</b>		-	-	-	-	-	-

d. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk)

d. Settlement Risk Exposures

No.	Jenis Transaksi Type of Transaction	30 Juni 2019			30 Juni 2018		
		Nilai Eksposur Exposures	Faktor Pengurang Modal Capital Deduction Factor	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation	Nilai Eksposur Exposures	Faktor Pengurang Modal Capital Deduction Factor	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Delivery versus payment			-			-
	a. Beban Modal/Capital Charges 8% (5-15 hari)	-		-	-		-
	b. Beban Modal/Capital Charges 50% (16-30 hari)	-		-	-		-
	c. Beban Modal/Capital Charges 75% (31-45 hari)	-		-	-		-
	d. Beban Modal/Capital Charges 100% (lebih dari 45 hari)	-		-	-		-
2	Non-delivery versus payment	-	-		-	-	
	<b>Total</b>	-	-	-	-	-	-

e. Eksposur Sekuritisasi

e. Securitization Exposures

(dalam jutaan Rp in million Rp)

No.	Jenis Transaksi Type of Transaction	30 Juni 2019		30 Juni 2018	
		Faktor Pengurang Modal Capital Deduction Factor	ATMR Risk Weighted Assets	Faktor Pengurang Modal Capital Deduction Factor	ATMR Risk Weighted Assets
(1)	(2)	(3)	(4)	(3)	(4)
1	Fasilitas Kredit Pendukung yang memenuhi persyaratan Qualified Supporting Credit Facility	-	-	-	-
2	Fasilitas Kredit Pendukung yang tidak memenuhi persyaratan Unqualified Supporting Credit Facility	-	-	-	-
3	Fasilitas Likuiditas yang memenuhi persyaratan Qualified Liquidity Facility		-		-
4	Fasilitas Likuiditas yang tidak memenuhi persyaratan Unqualified Liquidity Facility	-	-	-	-
5	Pembelian Efek Beragun Aset yang memenuhi persyaratan Purchase of Securities Guaranteed by qualified assets	-	-	-	-
6	Pembelian Efek Beragun Aset yang tidak memenuhi persyaratan Purchase of Securities Guaranteed by unqualified assets	-	-	-	-
7	Eksposur Sekuritisasi yang tidak tercakup dalam ketentuan mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum Securities Exposure which are not included in the provisions on the principles of prudence in asset securities activities fo commercial banks		-		-
<b>Total</b>		-	-	-	-

f. Total Pengukuran Risiko Kredit

f. Total Credit Risk Disclosure

	30 Juni 2019	30 Juni 2018
<b>TOTAL ATMR RISIKO KREDIT</b>	<b>5.175.501</b>	<b>5.052.917</b>
<b>TOTAL RISK WEIGHTED ASSETS FOR CREDIT RISK</b>		
<b>TOTAL FAKTOR PENGURANG MODAL</b>		
<b>TOTAL CAPITAL DEDUCTION FACTOR</b>		









D. Risiko Likuiditas  
D. Liquidity Risk

Tabel D.1.a. Pengungkapan Profil Maturitas Rupiah - Bank secara Individu  
Table D.1.a. Disclosure of IDR Maturity Profile - Banks Individually

(dalam jutaan Rp in million Rp)

No	Pos-pos Account	30 Juni 2019					
			Jatuh Tempo Maturity				
			≤ 1 bulan ≤ 1 month	> 1 - 3 bln > 1 - 3 months	> 3 - 6 bln > 3 - 6 months	> 6 - 12 bln > 6 - 12 months	> 12 bulan > 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I</b>	<b>NERACA BALANCE SHEET</b>						
<b>A</b>	<b>Aset Assets</b>						
	1. Kas Cash	48.832	48.832	-	-	-	-
	2. Penempatan pada Bank Indonesia Placements with Bank Indonesia	1.736.503	1.325.241	98.490	97.753	215.019	-
	3. Penempatan pada Bank Lain Placements with Other Bank	9.583	9.583	-	-	-	-
	4. Surat Berharga Securities	-	-	-	-	-	-
	5. Kredit yang Diberikan Loans	4.531.264	239.898	531.466	894.239	1.170.973	1.694.688
	6. Tagihan Lainnya Other Receivables	5.082	5.082	-	-	-	-
	7. Lain-lain Others	33.975	31.937	-	-	-	2.038
	<b>Total Aset Total Assets</b>	<b>6.365.239</b>	<b>1.660.573</b>	<b>629.956</b>	<b>991.992</b>	<b>1.385.992</b>	<b>1.696.726</b>
<b>B</b>	<b>Kewajiban Liabilities</b>						
	1. Dana Pihak Ketiga Deposits	5.549.455	4.184.608	893.552	315.258	149.986	6.051
	2. Kewajiban pada Bank Indonesia Liabilities with Bank Indonesia	-	-	-	-	-	-
	3. Kewajiban pada Bank Lain Liabilities with Other Bank	3.058	3.058	-	-	-	-
	4. Surat Berharga yang Diterbitkan Securities Issued	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowings	-	-	-	-	-	-
	6. Kewajiban Lainnya Other Liabilities	45.976	45.976	-	-	-	-
	7. Lain-lain Others	129.230	49.900	-	12.058	-	67.272
	<b>Total Kewajiban Total Liabilities</b>	<b>5.727.719</b>	<b>4.283.542</b>	<b>893.552</b>	<b>327.316</b>	<b>149.986</b>	<b>73.323</b>

D. Risiko Likuiditas

D. Liquidity Risk

Tabel D.1.a. Pengungkapan Profil Maturitas Rupiah - Bank secara Individu

Table D.1.a. Disclosure of IDR Maturity Profile - Banks Individually

(dalam jutaan Rp in million Rp)

No	Pos-pos Account	30 Juni 2019					
			Jatuh Tempo Maturity				
			≤ 1 bulan ≤ 1 month	> 1 - 3 bln > 1 - 3 months	> 3 - 6 bln > 3 - 6 months	> 6 - 12 bln > 6 - 12 months	> 12 bulan > 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	<b>Selisih Aset dengan Kewajiban dalam Neraca</b> On Balance Sheet Assets and Liabilities Differences	637.520	(2.622.969)	(263.596)	664.676	1.236.006	1.623.403
<b>II</b>	<b>REKENING ADMINISTRATIF OFF BALANCE SHEET</b>						
<b>A</b>	<b>Tagihan Rekening Administratif</b> Off Balance Sheet Receivables						
	1. Komitmen Commitments	-	-	-	-	-	-
	2. Kontijensi Contingencies	56	-	-	-	-	56
	<b>Total Tagihan Rekening Administratif</b> Total Off Balance Sheet Receivables	56	-	-	-	-	56
<b>B</b>	<b>Kewajiban Rekening Administratif</b> Off Balance Sheet Liabilities						
	1. Komitmen Commitments	1.625.699	80.282	150.796	573.552	821.069	-
	2. Kontijensi Contingencies	228.436	128.983	15.392	36.850	46.211	1.000
	<b>Total Kewajiban Rekening Administratif</b> Total Off Balance Sheet Liabilities	1.854.135	209.265	166.188	610.402	867.280	1.000
	<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif</b> Off Balance Sheet Receivables and Liabilities Differences	(1.854.079)	(209.265)	(166.188)	(610.402)	(867.280)	(944)
	<b>Selisih Differences [(IA-IB)+(IIA-IIB)]</b>	(1.216.559)	(2.832.234)	(429.784)	54.274	368.726	1.622.459
	<b>Selisih Kumulatif Cummulative Differences</b>		(2.832.234)	(3.262.018)	(3.207.744)	(2.839.018)	(1.216.559)

Tabel D.1.a. Pengungkapan Profil Maturitas Rupiah - Bank secara Individu

Table D.1.a. Disclosure of IDR Maturity Profile - Banks Individually

(dalam jutaan Rp in million Rp)

No	Pos-pos Account	30 Juni 2018					
			Jatuh Tempo Maturity				
			≤ 1 bulan ≤ 1 month	> 1 - 3 bln > 1 - 3 months	> 3 - 6 bln > 3 - 6 months	> 6 - 12 bln > 6 - 12 months	> 12 bulan > 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I</b>	<b>NERACA</b> BALANCE SHEET						
<b>A</b>	<b>Aset</b> Assets						
	1. Kas Cash	52.392	52.392	-	-	-	-
	2. Penempatan pada Bank Indonesia Placements with Bank Indonesia	1.739.396	1.542.376	49.492	147.528	-	-
	3. Penempatan pada Bank Lain Placements with Other Bank	10.122	10.122	-	-	-	-
	4. Surat Berharga Securities	-	-	-	-	-	-
	5. Kredit yang Diberikan Loans	4.592.698	427.944	510.255	901.879	1.206.974	1.545.646
	6. Tagihan Lainnya Other Receivables	-	-	-	-	-	-
	7. Lain-lain Others	34.622	32.581	-	-	-	2.041
	<b>Total Aset</b> Total Assets	<b>6.429.230</b>	<b>2.065.415</b>	<b>559.747</b>	<b>1.049.407</b>	<b>1.206.974</b>	<b>1.547.687</b>
<b>B</b>	<b>Kewajiban</b> Liabilities						
	1. Dana Pihak Ketiga Deposits	5.679.122	4.483.529	714.037	353.152	113.941	14.463
	2. Kewajiban pada Bank Indonesia Liabilities with Bank Indonesia	-	-	-	-	-	-
	3. Kewajiban pada Bank Lain Liabilities with Other Bank	1.268	1.268	-	-	-	-
	4. Surat Berharga yang Diterbitkan Securities Issued	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowings	-	-	-	-	-	-
	6. Kewajiban Lainnya Other Liabilities	31.981	31.981	-	-	-	-
	7. Lain-lain Others	133.523	44.581	122	14.400	2.535	71.885
	<b>Total Kewajiban</b> Total Liabilities	<b>5.845.894</b>	<b>4.561.359</b>	<b>714.159</b>	<b>367.552</b>	<b>116.476</b>	<b>86.348</b>

Tabel D.1.a. Pengungkapan Profil Maturitas Rupiah - Bank secara Individu

Table D.1.a. Disclosure of IDR Maturity Profile - Banks Individually

(dalam jutaan Rp in million Rp)

No	Pos-pos Account	30 Juni 2018					
			Jatuh Tempo Maturity				
			≤ 1 bulan ≤ 1 month	> 1 - 3 bln > 1 - 3 months	> 3 - 6 bln > 3 - 6 months	> 6 - 12 bln > 6 - 12 months	> 12 bulan > 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Selisih Aset dengan Kewajiban dalam Neraca On Balance Sheet Assets and Liabilities Differences	583.336	(2.495.944)	(154.412)	681.855	1.090.498	1.461.339
II	REKENING ADMINISTRATIF OFF BALANCE SHEET						
A	Tagihan Rekening Administratif Off Balance Sheet Receivables						
	1. Komitmen Commitments	-	-	-	-	-	-
	2. Kontijensi Contingencies	57	-	-	-	-	57
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables	57	-	-	-	-	57
B	Kewajiban Rekening Administratif Off Balance Sheet Liabilities						
	1. Komitmen Commitments	1.374.653	80.340	155.327	442.265	696.713	8
	2. Kontijensi Contingencies	121.209	67.309	17.000	23.600	13.300	-
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities	1.495.862	147.649	172.327	465.865	710.013	8
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivables and Liabilities Differences	(1.495.805)	(147.649)	(172.327)	(465.865)	(710.013)	49
	Selisih Differences [(IA-IB)+(IIA-IIB)]	(912.469)	(2.643.593)	(326.739)	215.990	380.485	1.461.388
	Selisih Kumulatif Cummulative Differences		(2.643.593)	(2.970.332)	(2.754.342)	(2.373.857)	(912.469)

Tabel D.1.b. Pengungkapan Profil Maturitas Valas - Bank secara Individu

Table D.1.b. Disclosure of Foreign Exchange Maturity Profile - Banks Individually

(dalam jutaan Rp in million Rp)

No	Pos-pos Account	30 Juni 2019					
		Saldo Balance	Jatuh Tempo Maturity				
			≤ 1 bulan 1 month	> 1 - 3 bln 1 - 3 month	> 3 - 6 bln 3 - 6 month	> 6 - 12 bln 6 - 12 month	> 12 bulan > 12 month
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I</b>	<b>NERACA BALANCE SHEET</b>						
<b>A</b>	<b>Aset Assets</b>						
	1. Kas Cash	47	47	-	-	-	-
	2. Penempatan pada Bank Indonesia Placements with Bank Indonesia	1.250	1.250	-	-	-	-
	3. Penempatan pada Bank lain Placements with Other Bank	1.620	1.620	-	-	-	-
	4. Surat Berharga Securities	-	-	-	-	-	-
	5. Kredit yang Diberikan Loans	7.381	1.128	864	3.682	1.067	640
	6. Tagihan Lainnya Other Receivables	943	416	462	65	-	-
	7. Lain-lain Others	25	25	-	-	-	-
	<b>Total Aset Total Assets</b>	<b>11.266</b>	<b>4.486</b>	<b>1.326</b>	<b>3.747</b>	<b>1.067</b>	<b>640</b>
<b>B</b>	<b>Kewajiban Liabilities</b>						
	1. Dana Pihak Ketiga Deposits	9.927	9.313	589	25	-	-
	2. Kewajiban pada Bank Indonesia Liabilities with Bank Indonesia	-	-	-	-	-	-
	3. Kewajiban pada Bank Lain Liabilities with Other Bank	-	-	-	-	-	-
	4. Surat Berharga yang Diterbitkan Securities Issued	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowings	-	-	-	-	-	-
	6. Kewajiban Lainnya Other Liabilities	1.127	600	462	65	-	-
	7. Lain-lain Others	8	8	-	-	-	-
	<b>Total Kewajiban Total Liabilities</b>	<b>11.062</b>	<b>9.921</b>	<b>1.051</b>	<b>90</b>	<b>-</b>	<b>-</b>

Tabel D.1.b. Pengungkapan Profil Maturitas Valas - Bank secara Individu

Table D.1.b. Disclosure of Foreign Exchange Maturity Profile - Banks Individually

(dalam jutaan Rp in million Rp)

No	Pos-pos Account	30 Juni 2019					
		Saldo Balance	Jatuh Tempo Maturity				
			≤ 1 bulan 1 month	> 1 - 3 bln 1 - 3 month	> 3 - 6 bln 3 - 6 month	> 6 - 12 bln 6 - 12 month	> 12 bulan > 12 month
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	<b>Selisih Aset dengan Kewajiban dalam Neraca</b> On Balance Sheet Assets and Liabilities Differences	204	(5.435)	275	3.657	1.067	640
<b>II</b>	<b>REKENING ADMINISTRATIF OFF BALANCE SHEET</b>						
<b>A</b>	<b>Tagihan Rekening Administratif</b> Off Balance Sheet Receivables						
	1. Komitmen Commitments	-	-	-	-	-	-
	2. Kontijensi Contingencies	-	-	-	-	-	-
	<b>Total Tagihan Rekening Administratif</b> Total Off Balance Sheet Receivables	-	-	-	-	-	-
<b>B</b>	<b>Kewajiban Rekening Administratif</b> Off Balance Sheet Liabilities						
	1. Komitmen Commitments	3.551	233	831	2.247	240	-
	2. Kontijensi Contingencies	-	-	-	-	-	-
	<b>Total Kewajiban Rekening Administratif</b> Total Off Balance Sheet Liabilities	3.551	233	831	2.247	240	-
	<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif</b> Off Balance Sheet Receivables and Liabilities Differences	(3.551)	(233)	(831)	(2.247)	(240)	-
	<b>Selisih Differences [(IA-IB)+(IIA-IIB)]</b>	(3.347)	(5.668)	(556)	1.410	827	640
	<b>Selisih Kumulatif Cumulative Differences</b>		(5.668)	(6.224)	(4.814)	(3.987)	(3.347)

Tabel D.1.b. Pengungkapan Profil Maturitas Valas - Bank secara Individu

Table D.1.b. Disclosure of Foreign Exchange Maturity Profile - Banks Individually

(dalam jutaan Rp in million Rp)

No	Pos-pos Account	30 Juni 2018					
		Saldo Balance	Jatuh Tempo Maturity				
			≤ 1 bulan 1 month	≤ > 1 - 3 bln 1 - 3 month	> > 3 - 6 bln 3 - 6 month	> > 6 - 12 bln 6 - 12 month	> > 12 bulan > 12 month
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I</b>	<b>NERACA BALANCE SHEET</b>						
<b>A</b>	<b>Aset Assets</b>						
	1. Kas Cash	52	52	-	-	-	-
	2. Penempatan pada Bank Indonesia Placements with Bank Indonesia	1.250	1.250	-	-	-	-
	3. Penempatan pada Bank Lain Placements with Other Bank	2.425	2.425	-	-	-	-
	4. Surat Berharga Securities	-	-	-	-	-	-
	5. Kredit yang Diberikan Loans	7.589	564	299	5.080	553	1.093
	6. Tagihan Lainnya Other Receivables	510	241	269	-	-	-
	7. Lain-lain Others	25	25	-	-	-	-
	<b>Total Aset Total Assets</b>	<b>11.851</b>	<b>4.557</b>	<b>568</b>	<b>5.080</b>	<b>553</b>	<b>1.093</b>
<b>B</b>	<b>Kewajiban Liabilities</b>						
	1. Dana Pihak Ketiga Deposits	11.084	10.415	669	-	-	-
	2. Kewajiban pada Bank Indonesia Liabilities with Bank Indonesia	-	-	-	-	-	-
	3. Kewajiban pada Bank Lain Liabilities with Other Bank	-	-	-	-	-	-
	4. Surat Berharga yang Diterbitkan Securities Issued	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowings	-	-	-	-	-	-
	6. Kewajiban Lainnya Other Liabilities	572	303	269	-	-	-
	7. Lain-lain Others	7	7	-	-	-	-
	<b>Total Kewajiban Total Liabilities</b>	<b>11.663</b>	<b>10.725</b>	<b>938</b>	<b>-</b>	<b>-</b>	<b>-</b>

Tabel D.1.b. Pengungkapan Profil Maturitas Valas - Bank secara Individu

Table D.1.b. Disclosure of Foreign Exchange Maturity Profile - Banks Individually

(dalam jutaan Rp in million Rp)

No	Pos-pos Account	30 Juni 2018					
		Saldo Balance	Jatuh Tempo Maturity				
			≤ 1 bulan 1 month	> 1 - 3 bln 1 - 3 month	> 3 - 6 bln 3 - 6 month	> 6 - 12 bln 6 - 12 month	> 12 bulan > 12 month
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	<b>Selisih Aset dengan Kewajiban dalam Neraca</b> On Balance Sheet Assets and Liabilities Differences	188	(6.168)	(370)	5.080	553	1.093
<b>II</b>	<b>REKENING ADMINISTRATIF OFF BALANCE SHEET</b>						
<b>A</b>	<b>Tagihan Rekening Administratif</b> Off Balance Sheet Receivables						
	1. Komitmen Commitments	-	-	-	-	-	-
	2. Kontijensi Contingencies	-	-	-	-	-	-
	<b>Total Tagihan Rekening Administratif</b> Total Off Balance Sheet Receivables	-	-	-	-	-	-
<b>B</b>	<b>Kewajiban Rekening Administratif</b> Off Balance Sheet Liabilities						
	1. Komitmen Commitments	3.672	291	1.862	1.464	55	-
	2. Kontijensi Contingencies	-	-	-	-	-	-
	<b>Total Kewajiban Rekening Administratif</b> Total Off Balance Sheet Liabilities	3.672	291	1.862	1.464	55	-
	<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif</b> Off Balance Sheet Receivables and Liabilities Differences	(3.672)	(291)	(1.862)	(1.464)	(55)	-
	<b>Selisih Differences [(IA-IB)+(IIA-IIB)]</b>	(3.484)	(6.459)	(2.232)	3.616	498	1.093
	<b>Selisih Kumulatif Cumulative Differences</b>		(6.459)	(8.691)	(5.075)	(4.577)	(3.484)

**E. Risiko Operasional**

**E. Operational Risk**

**Tabel E. Pengungkapan Risiko Operasional - Bank secara Individu**

Table E. Disclosure of Operational Risk - Banks Individually

(dalam jutaan Rp in million Rp)

No.	Pendekatan Yang Digunakan Indicator Approach	30 Juni 2019			30 Juni 2018		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average of last 3 years)	Beban Modal Capital Charges	ATMR Risk Weighted Assets	Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average of last 3 years)	Beban Modal Capital Charges	ATMR Risk Weighted Assets
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Pendekatan Indikator Dasar Basic Indikator Approach	375.514	56.327	704.089	351.828	52.774	659.678
<b>TOTAL</b>		<b>375.514</b>	<b>56.327</b>	<b>704.089</b>	<b>351.828</b>	<b>52.774</b>	<b>659.678</b>

**LAPORAN PENGUNGKAPAN INFORMASI KUANTITATIF EKSPOSUR RISIKO  
JUNI 2019**

**A. Struktur Pemodal Bank**

**A. Bank Capital Structure**

**Tabel A. Pengungkapan Struktur Permodalan Bank**

Table A. Disclosure of Bank Capital Structure

KOMPONEN MODAL COMPONENTS OF CAPITAL		30 Juni 2019	30 Juni 2018
		Bank	Bank
<b>I KOMPONEN MODAL</b>			
COMPONENTS OF CAPITAL			
A	<b>Modal Inti Core Capital (Tier 1)</b>	<b>1.458.720</b>	<b>1.348.000</b>
	1 Modal Inti Utama Common Equity Tier 1	1.458.720	1.348.000
	a. Modal Disetor Paid-up Capital	231.000	231.000
	b. Cadangan Tambahan Modal Disclosed Reserve	1.236.638	1.127.656
	c. Faktor Pengurang Modal Inti Utama Common Equity Tier 1 Deduction Factor	(8.918)	(10.656)
	d. Kepentingan Non Pengendali Non-controlling Interest	-	-
	2 Modal Inti Tambahan Additional Tier 1	-	-
B	<b>Modal Pelengkap Supplementary Capital (Tier 2)</b>	<b>42.955</b>	<b>44.192</b>
	1 Modal Pelengkap Supplementary Capital (Tier 2) :	-	-
	a. Instrumen Modal dalam bentuk Saham atau dalam bentuk Lainnya Capital Instruments in the form of Shares or in any Other form	-	-
	b. Agio atau Disagio yang berasal dari penerbitan instrumen modal yang tergolong sebagai Modal Pelengkap Agio or Disagio derived from the issuance of equity instruments classified as supplementary capital	-	-
	c. Cadangan Umum PPA atas Aset Produktif (maksimal 1,25% dari ATMR untuk Risiko Kredit) Reserves General PPA on Earning Assets (maximum of 1.25% of Risk Weighted Assets for Credit Risk)	42.955	44.192
	2 Faktor Pengurang Modal Pelengkap Supplementary Capital Deduction Factor	-	-
<b>II TOTAL MODAL INTI DAN MODAL PELENGKAP (A + B)</b>	<b>1.501.675</b>	<b>1.392.192</b>	
<b>TOTAL CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A + B)</b>			
<b>III ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT</b>	<b>5.175.501</b>	<b>5.052.917</b>	
<b>RISK WEIGHTED ASSETS FOR CREDIT RISK</b>			
<b>IV ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL</b>	<b>704.089</b>	<b>659.678</b>	
<b>RISK WEIGHTED ASSETS FOR OPERATIONAL RISK</b>			
<b>V ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR</b>	<b>-</b>	<b>-</b>	
<b>RISK WEIGHTED ASSETS FOR MARKET RISK</b>			
<b>VI RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM UNTUK RISIKO KREDIT, RISIKO OPERASIONAL DAN RISIKO PASAR [II : (III + IV + V)]</b>	<b>25,54%</b>	<b>24,37%</b>	
<b>MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK [II : (III + IV + V)]</b>			

**B. Risiko Kredit****B. Credit Risk****Tabel B.1. Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank Secara Individu**

Table B.1. Disclosure of Net Receivables by Area - Banks Individually

(dalam jutaan Rp in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2019			
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Area			
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Total
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.754.163	-	-	1.754.163
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	32.463	-	2	32.465
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	53.338	13	-	53.351
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	641.477	262.568	50.081	954.126
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	168.608	14.550	169	183.327
9	Tagihan kepada Korporasi Receivables on Corporate	3.749.232	96.892	67.345	3.913.469
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	25.630	3.591	68	29.289
11	Aset Lainnya Other Assets	840.930	47.757	10.638	899.325
<b>Total</b>		<b>7.265.841</b>	<b>425.371</b>	<b>128.303</b>	<b>7.819.515</b>

**Tabel B.1. Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank Secara Individu**  
**Table B.1. Disclosure of Net Receivables by Area - Banks Individually**

No.	Kategori Portofolio Category Portfolio	30 Juni 2018			
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Area			
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Total
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.757.309	-	-	1.757.309
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	44.876	-	-	44.876
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	60.924	80	1.822	62.826
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	758.441	303.899	56.614	1.118.954
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	167.751	17.953	199	185.903
9	Tagihan kepada Korporasi Receivables on Corporate	3.565.577	105.556	22.506	3.693.639
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	20.290	7.528	11	27.829
11	Aset Lainnya Other Assets	787.717	43.415	11.199	842.331
<b>Total</b>		<b>7.162.885</b>	<b>478.431</b>	<b>92.351</b>	<b>7.733.667</b>

Area 1 : Jawa dan Bali

Area 2 : Sumatera

Area 3 : Di luar Jawa, Bali dan Sumatera Outside Java, Bali and Sumatera

Tabel B.2. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Individu

Table B.2. Disclosure of Net Receivables by Contractual Maturity - Banks Individually

(dalam jutaan Rp in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2019					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak					
		Net Receivables by Contractual Maturity					
(1)	(2)	≤ 1 tahun ≤ 1 years	>1 s.d 3 thn >1 - 3 years	>3 s.d 5 thn >3 - 5 years	>5 thn >5 years	Non Kontraktual Non Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.754.163	-	-	-	-	1.754.163
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	32.465	-	-	-	-	32.465
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	606	5.695	15.402	31.648	-	53.351
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	13.483	92.557	135.268	712.818	-	954.126
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	128.035	26.830	13.576	14.886	-	183.327
9	Tagihan kepada Korporasi Receivables on Corporate	3.276.140	162.205	159.892	315.232	-	3.913.469
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	24.563	1.267	1.050	2.409	-	29.289
11	Aset Lainnya Other Assets	-	-	-	-	899.325	899.325
<b>Total</b>		<b>5.229.455</b>	<b>288.554</b>	<b>325.188</b>	<b>1.076.993</b>	<b>899.325</b>	<b>7.819.515</b>

Tabel B.2. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Individu

Table B.2. Disclosure of Net Receivables by Contractual Maturity - Banks Individually

No.	Kategori Portofolio Category Portfolio	30 Juni 2018					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak					
		Net Receivables by Contractual Maturity					
		≤ 1 tahun ≤ 1 years	>1 s.d 3 thn >1 - 3 years	>3 s.d 5 thn >3 - 5 years	>5 thn >5 years	Non Kontraktual Non Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.757.309	-	-	-	-	1.757.309
2	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables on Banks	44.876	-	-	-	-	44.876
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	1.339	11.915	15.345	34.227	-	62.826
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	14.941	105.851	150.121	848.041	-	1.118.954
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	142.712	16.980	12.300	13.911	-	185.903
9	Tagihan kepada Korporasi Receivables on Corporate	2.951.098	211.153	216.608	314.780	-	3.693.639
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	20.934	190	3.549	3.156	-	27.829
11	Aset Lainnya Other Assets	-	-	-	-	842.331	842.331
	<b>Total</b>	<b>4.933.209</b>	<b>346.089</b>	<b>397.923</b>	<b>1.214.115</b>	<b>842.331</b>	<b>7.733.667</b>

Tabel B.3. Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi - Bank Secara Individu  
Table B.3. Disclosure of Net Receivables by Economic Sectors - Banks Individually

(dalam jutaan Rp in million Rp)

No.	Sektor Ekonomi Economic Sectors	Tagihan kepada Pemerintah Receivables on Sovereigns	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables on Banks	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	Kredit Pegawai/ Pensiunan Employee/ Retired Loans	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	Tagihan kepada Korporasi Receivables to Corporate	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>30 Juni 2019</b>												
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	171	-	-	-
2	Perikanan Fishery	-	-	-	-	-	-	-	-	374	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	-	-	18.657	-	-
4	Industri Pengolahan Manufacturing	-	-	-	-	-	-	-	22.942	689.907	26	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	-	-	-	-	-	-	509	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-	1.888	69.805	10	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	-	-	-	-	-	-	-	123.026	2.500.964	24.184	-
8	Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman Hotel and Food & Beverage	-	-	-	-	-	-	-	601	97.527	-	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communications	-	-	-	-	-	-	-	11.257	194.679	2.493	-
10	Perantara Keuangan Financial Intermediary	-	-	-	-	-	-	-	-	4.919	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Rental and Business Services	-	-	-	-	-	-	-	4.423	141.090	2	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-
13	Jasa Pendidikan Education Services	-	-	-	-	-	-	-	-	9.973	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health Services and Social Activity	-	-	-	-	-	-	-	765	28.213	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	4.637	116.513	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga Personal Services Serving Household	-	-	-	-	-	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya Undefined Activities	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Field	-	-	-	-	-	-	954.126	2.376	-	331	-
20	Lainnya Others	1.754.163	-	-	32.465	53.351	-	-	10.732	40.848	2.243	899.325
	<b>Total</b>	<b>1.754.163</b>	<b>-</b>	<b>-</b>	<b>32.465</b>	<b>53.351</b>	<b>-</b>	<b>954.126</b>	<b>183.327</b>	<b>3.913.469</b>	<b>29.289</b>	<b>899.325</b>

Tabel B.3. Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi - Bank Secara Individu  
Table B.3. Disclosure of Net Receivables by Economic Sectors - Banks Individually

(dalam jutaan Rp in million Rp)

No.	Sektor Ekonomi Economic Sectors	Tagihan kepada Pemerintah Receivables on Sovereigns	Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables on Banks	Kredit Beragum Rumah Tinggal Loans Secured by Residential Property	Kredit Beragum Properti Komersial Loans Secured by Commercial Property	Kredit Pegawai/ Pensiunan Employee/ Retired Loans	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	Tagihan kepada Korporasi Receivables to Corporate	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>30 Juni 2018</b>												
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	331	-	-	-
2	Perikanan Fishery	-	-	-	-	-	-	-	-	429	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	-	-	6.601	-	-
4	Industri Pengolahan Manufacturing	-	-	-	-	-	-	-	24.319	653.183	9	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	-	-	-	-	-	-	744	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-	4.000	98.737	-	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	-	-	-	-	-	-	-	120.017	2.291.565	15.869	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Hotel and Food & Beverage	-	-	-	-	-	-	-	860	124.239	-	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communications	-	-	-	-	-	-	-	4.284	141.981	6.605	-
10	Perantara Keuangan Financial Intermediary	-	-	-	-	-	-	-	-	22.478	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Rental and Business Services	-	-	-	-	-	-	-	8.753	155.264	284	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-
13	Jasa Pendidikan Education Services	-	-	-	-	-	-	-	688	8.199	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health Services and Social Activity	-	-	-	-	-	-	-	874	35.220	-	-
15	Jasa Komunitas, Sosial Budaya, Hiburan dan Perorangan Lainnya Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	7.603	102.573	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga Personal Services Serving Household	-	-	-	-	-	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya Undefined Activities	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Field	-	-	-	-	4.771	-	1.118.954	3.250	64	225	-
20	Lainnya Others	1.757.309	-	-	44.876	58.055	-	-	10.180	53.106	4.837	842.331
	<b>Total</b>	<b>1.757.309</b>	<b>-</b>	<b>-</b>	<b>44.876</b>	<b>62.826</b>	<b>-</b>	<b>1.118.954</b>	<b>185.903</b>	<b>3.693.639</b>	<b>27.829</b>	<b>842.331</b>

**Tabel B.4. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individu**

**Table B.4. Disclosure of Receivables and Provisioning Based on Area - Banks Individually**

No.	Keterangan Description	30 Juni 2019			
		Wilayah Area			
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Total
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan Receivables	6.866.057	432.251	126.796	<b>7.425.104</b>
2	Tagihan yang Mengalami Penurunan Nilai ( <i>Impaired</i> ) Impaired Receivables	45.731	29.074	1.324	<b>76.129</b>
	a. Belum Jatuh Tempo Non Past Due	-	-	-	-
	b. Telah Jatuh Tempo Past Due	45.731	29.074	1.324	<b>76.129</b>
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Allowance for Impairment Losses - Individual	6.145	19.038	-	<b>25.183</b>
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Allowance for Impairment Losses - Collective	20.957	6.768	1.296	<b>29.021</b>
5	Tagihan yang Dihapus Buku Written-Off Receivables	1.776	-	-	<b>1.776</b>

**Tabel B.4. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individu**

**Table B.4. Disclosure of Receivables and Provisioning Based on Area - Banks Individually**

No.	Keterangan Description	30 Juni 2018			
		Wilayah Area			
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Total
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan Receivables	6.852.934	492.409	88.388	<b>7.433.731</b>
2	Tagihan yang Mengalami Penurunan Nilai ( <i>Impaired</i> ) Impaired Receivables	36.553	30.236	460	<b>67.249</b>
	a. Belum Jatuh Tempo Non Past Due	-	-	-	-
	b. Telah Jatuh Tempo Past Due	36.553	30.236	460	<b>67.249</b>
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Allowance for Impairment Losses - Individual	4.746	14.573	-	<b>19.319</b>
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Allowance for Impairment Losses - Collective	19.901	8.417	508	<b>28.826</b>
5	Tagihan yang Dihapus Buku Written-Off Receivables	1.685	-	-	<b>1.685</b>

Area 1 : Jawa dan Bali

Area 2 : Sumatera

Area 3 : Di luar Jawa, Bali dan Sumatera Outside Java, Bali and Sumatera