

## I. CREDIT RISK

## 1.1. Disclosure of Net Receivables Based on Region - Bank Stand Alone

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

						June 30, 2	019				
				_	Net	Receivables Bas	ed on Region			_	
No	Portfolio Category	Jakarta, Bogor, Tangerang, Karawang, Bekasi, dan Lampung	Jawa Barat	Jawa Tengah dan Yogyakarta	Jawa Timur	Bali, NTT dan NTB	Sulawesi, Maluku, dan Papua	Kalimantan	Sumatra Utara	Sumatra Selatan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Receivables on Sovereigns	29,012,654	-	-	-	-	363	162	-	-	29,013,179
2	Receivables on Public Sector Entities	1,926,943	116	-	33	-	932	69	145	-	1,928,238
3	Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-
4	Receivables on Banks	4,591,684	79,251	148,132	24,125	109,754	60,067	6	27	23	5,013,069
5	Loans Secured by Residential Property	4,755,265	276,913	116,606	485,974	123,265	56,858	20,848	97,057	3,686	5,936,472
6	Loan Secured by Commercial Real Estate	1,159,710	6,500	32,855	147,822	18,809	9,497	20,214	74,224	33,269	1,502,900
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	11,077,368	2,774,079	1,911,324	2,946,818	323,134	3,861,115	2,299,934	5,715,181	374,027	31,282,980
9	Receivables on Corporate	46,627,625	3,088,333	4,227,820	5,518,222	1,451,169	2,713,849	2,787,456	5,249,082	1,960,739	73,624,295
10	Past Due Receivables	1,245,537	199,467	182,344	423,241	118,758	274,877	151,501	240,419	118,016	2,954,160
11	Other Assets	4,076,166	171,091	320,399	298,021	162,052	357,776	335,662	406,908	224,107	6,352,182
	Total	104,472,952	6,595,750	6,939,480	9,844,256	2,306,941	7,335,334	5,615,852	11,783,043	2,713,867	157,607,475

						June 30, 2	018				
					Net	Receivables Bas	ed on Region				
No	Portfolio Category	Jakarta, Bogor, Tangerang, Karawang,	Jawa Barat	Jawa Tengah dan	Jawa Timur	Bali. NTT dan NTB	Sulawesi, Maluku,	Kalimantan	Sumatra	Sumatra	Total
		Bekasi, dan Lampung		Yogyakarta			dan Papua		Utara	Selatan	
(1)	(2)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
1	Receivables on Sovereigns	27,625,560	-	20	-	-	81	-	-	-	27,625,661
2	Receivables on Public Sector Entities	638,422	-	17	46	-	204	114	91	-	638,894
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	3,243,094	71,198	59,185	26,998	137,476	83,780	6	1,048	33	3,622,818
5	Loans Secured by Residential Property	3,049,194	208,773	103,509	346,473	92,734	34,553	19,719	65,957	1,317	3,922,229
6	Loan Secured by Commercial Real Estate	1,036,076	4,440	28,846	116,976	24,495	10,391	24,844	52,915	17,523	1,316,506
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	10,261,903	2,615,452	2,265,705	3,163,112	457,485	4,164,399	2,425,935	5,593,364	896,220	31,843,575
9	Receivables on Corporate	45,789,712	2,984,561	3,401,556	5,856,631	1,461,576	2,781,951	2,875,697	4,954,227	1,747,367	71,853,278
10	Past Due Receivables	1,022,296	102,238	217,824	342,188	135,443	207,929	160,200	203,973	102,358	2,494,449
11	Other Assets	4,838,240	218,200	428,702	372,309	223,518	567,031	457,547	603,206	301,530	8,010,283
	Total	97,504,497	6,204,862	6,505,364	10,224,733	2,532,727	7,850,319	5,964,062	11,474,781	3,066,348	151,327,693



# 1.2. Disclosure of Net Receivables Based on Region - Consolidated

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparrty credit exposures

											(np mmon)
						June 30	, 2019				
					Ν	let Receivables E	lased on Region				
No	Portfolio Category	Jakarta, Bogor,									
no	Portiono category	Tangerang,	Income Descent	Jawa Tengah dan	Incom Timore		Sulawesi, Maluku,	Kalimantan	Sumatra	Sumatra	Total
		Karawang, Bekasi,	Jawa Barat	Yogyakarta	Jawa Timur	Ball, NTI dan NTB	dan Papua	Kalimantan	Utara	Selatan	Total
		dan Lampung									
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Receivables on Sovereigns	29,012,657	273	-	15	-	527	182	-	-	29,013,654
2	Receivables on Public Sector Entities	1,926,997	174	-	36	-	1,094	77	173	-	1,928,551
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	4,950,593	79,251	148,132	24,125	109,754	60,067	6	27	23	5,371,978
5	Loans Secured by Residential Property	4,757,832	277,335	116,606	485,974	123,265	56,858	20,848	97,057	3,686	5,939,461
6	Loan Secured by Commercial Real Estate	1,159,710	6,500	32,855	147,822	18,809	9,497	20,214	74,224	33,269	1,502,900
- 7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	19,808,530	5,950,952	4,792,517	7,603,391	323,134	7,778,468	4,321,828	10,536,330	374,027	61,489,177
9	Receivables on Corporate	46,219,797	3,088,333	4,228,148	5,519,545	1,451,169	2,714,031	2,787,581	5,260,144	1,960,739	73,229,487
10	Past Due Receivables	1,370,083	268,694	230,072	500,949	118,758	341,519	182,008	342,082	118,016	3,472,181
11	Other Assets	4,969,489	231,405	367,074	386,910	162,052	454,227	385,696	519,785	224,107	7,700,745
	Total	114,175,688	9,902,917	9,915,404	14,668,767	2,306,941	11,416,288	7,718,440	16,829,822	2,713,867	189,648,134

						June 30	), 2018				
					Ν	let Receivables E	lased on Region				
No	Portfolio Category	Jakarta, Bogor, Tangerang, Karawang, Bekasi, dan Lampung	Jawa Barat	Jawa Tengah dan Yogyakarta	Jawa Timur	Bali, NTT dan NTB	Sulawesi, Maluku, dan Papua	Kalimantan	Sumatra Utara	Sumatra Selatan	Total
(1)	(2)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)
1	Receivables on Sovereigns	27,625,560	375	20	18	-	277	-	-	-	27,626,250
2	Receivables on Public Sector Entities	638,536	107	20	50	-	366	127	103	-	639,309
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	4,083,081	71,198	59,185	26,998	137,476	84,655	6	1,071	33	4,463,703
5	Loans Secured by Residential Property	3,051,154	209,265	103,509	346,473	92,734	34,553	19,719	65,957	1,317	3,924,681
6	Loan Secured by Commercial Real Estate	1,036,076	4,440	28,846	116,976	24,495	10,391	24,844	52,915	17,523	1,316,506
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	17,354,418	5,442,149	5,074,398	7,361,232	457,485	7,800,211	4,319,927	10,360,637	896,220	59,066,677
9	Receivables on Corporate	45,110,686	2,984,561	3,402,834	5,858,602	1,461,576	2,781,951	2,875,697	4,954,227	1,747,367	71,177,501
10	Past Due Receivables	1,132,485	163,297	253,886	404,781	135,443	277,680	190,491	292,271	102,358	2,952,692
11	Other Assets	5,294,349	279,541	478,416	460,165	223,518	661,348	512,929	738,723	301,530	8,950,519
	Total	105,326,345	9,154,933	9,401,114	14,575,295	2,532,727	11,651,432	7,943,740	16,465,904	3,066,348	180,117,838



## 2.1. Disclosure of Net Receivables Based on the Remaining Term of Contract - Bank Stand Alone

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

							(np mmon)
				June 30	), 2019		
No.	Portfolio Category			Net Receivables by Remain	ining Contractual Maturity		
		≤1 year	>1-3 years	>3-5 years	> 5 years	Non Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	18,330,712	4,766,660	860,289	119,287	4,936,231	29,013,179
2	Receivables on Public Sector Entities	1,098,359	829,417	462	-	-	1,928,238
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	3,540,772	691,003	529,731	243,131	8,432	5,013,069
5	Loans Secured by Residential Property	14,222	204,159	632,255	5,085,836	-	5,936,472
6	Loan Secured by Commercial Real Estate	1,051,622	109,858	215,820	125,600	-	1,502,900
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	5,584,380	15,994,052	8,569,278	1,098,703	36,567	31,282,980
9	Receivables on Corporate	55,219,280	6,700,145	6,117,136	5,336,914	250,820	73,624,295
10	Past Due Receivables	589,059	483,522	273,316	391,980	1,216,283	2,954,160
11	Other Assets	-	-	-	-	6,352,182	6,352,182
	TOTAL	85,428,406	29,778,816	17,198,287	12,401,451	12,800,515	157,607,475

(Do million)

				June 30	), 2018		
No.	Portfolio Category			Net Receivables by Rema	ning Contractual Maturity		
		≤1 year	>1-3 years	>3-5 years	> 5 years	Non Contractual	Total
(1)	(2)	(9)	(10)	(11)	(12)	(13)	(14)
1	Receivables on Sovereigns	15,259,182	4,388,970	758,878	499	7,218,132	27,625,661
2	Receivables on Public Sector Entities	466,225	170,131	2,538	-	-	638,894
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	2,660,293	564,648	223,591	159,271	15,015	3,622,818
5	Loans Secured by Residential Property	19,348	166,715	546,263	3,189,903	-	3,922,229
6	Loan Secured by Commercial Real Estate	931,200	48,082	323,683	13,541	-	1,316,506
7	Employee/Pensioner Loans	-	-	•	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	5,990,325	15,392,437	9,015,304	1,408,872	36,637	31,843,575
9	Receivables on Corporate	53,140,297	6,213,249	6,648,708	5,776,395	74,629	71,853,278
10	Past Due Receivables	350,690	565,311	416,422	228,562	933,464	2,494,449
11	Other Assets	-	-	-	-	8,010,283	8,010,283
	TOTAL	78,817,560	27,509,543	17,935,387	10,777,043	16,288,160	151,327,693



## 2.2. Disclosure of Net Receivables Based on the Remaining Term of Contract - Consolidated

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

							(Rp million)
				June 3	0, 2019		
No.	Portfolio Category		1	Vet Receivables by Rema	ining Contractual Maturity	1	
		≤1 year	>1-3 years	>3-5 years	> 5 years	Non Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on Sovereigns	18,330,713	4,766,811	860,612	119,287	4,936,231	29,013,654
2	Receivables on Public Sector Entities	1,098,358	829,602	591	-	•	1,928,551
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	•	-
4	Receivables on Banks	3,717,745	872,939	529,731	243,131	8,432	5,371,978
5	Loans Secured by Residential Property	14,222	204,544	634,511	5,086,184	•	5,939,461
6	Loan Secured by Commercial Real Estate	1,051,622	109,858	215,820	125,600	•	1,502,900
7	Employee/Pensioner Loans	-	-	-	-		-
8	Receivables on Micro, Small Business & Retail Portfolio	5,813,195	30,253,806	22,254,426	3,131,183	36,567	61,489,177
9	Receivables on Corporate	54,650,771	6,763,037	6,227,945	5,336,914	250,820	73,229,487
10	Past Due Receivables	610,072	754,912	482,713	408,201	1,216,283	3,472,181
11	Other Assets	429,553	19,684	365,142	65	6,886,301	7,700,745
	TOTAL	85,716,251	44,575,193	31,571,491	14,450,565	13,334,634	189,648,134

				June 3	), 2018		
No.	Portfolio Category		I	Net Receivables by Rema	ining Contractual Maturity	/	
		≤1 year	>1-3 years	>3-5 years	> 5 years	Non Contractual	Total
(1)	(2)	(9)	(10)	(11)	(12)	(13)	(14)
1	Receivables on Sovereigns	15,259,192	4,389,166	759,261	499	7,218,132	27,626,250
2	Receivables on Public Sector Entities	466,353	170,395	2,561	-	-	639,309
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	3,240,374	825,452	223,591	159,271	15,015	4,463,703
5	Loans Secured by Residential Property	19,348	167,034	548,396	3,189,903	-	3,924,681
6	Loan Secured by Commercial Real Estate	931,200	48,082	323,683	13,541	-	1,316,506
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	10,672,192	33,132,856	13,770,291	1,454,701	36,637	59,066,677
9	Receivables on Corporate	52,343,447	6,297,918	6,685,112	5,776,395	74,629	71,177,501
10	Past Due Receivables	464,288	855,089	471,289	228,562	933,464	2,952,692
11	Other Assets	460,466	9,524	32,302	30	8,448,197	8,950,519
	TOTAL	83,856,860	45,895,516	22,816,486	10,822,902	16,726,074	180,117,838



#### 3.1 Disclosure of Net Receivables Based on Economic Sector - Bank Stand Alone

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

												(kp minion)
No.	. Economic Sectors *)	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Loans Secured by Residential Property	Loan Secured by Commercial Real Estate	Employee/Pensi oner Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate	Past Due Receivables	Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	June 30, 2019											
1	Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	1,149,994	2,129,544	39,647	-
2	2 Fishery	-	-	-	-	-	-	-	95,080	26,619	1,652	-
3	3 Mining and Quarrying	-	354,980	-	-	-	-	-	145,198	942,456	83,463	-
4	4 Manufacturing	-	219,556	-	-	-	-	-	936,272	18,801,312	529,630	-
5	5 Electricity, Gas and Water	-	-	-	-	-	-	-	55,559	32,867	283	-
6	5 Construction	-	280,462	-	-	-	996,964	-	268,446	1,389,138	93,142	-
7	7 Wholesale and Retail Trading	-	-	-	-	-	-	-	5,679,327	28,961,462	1,444,036	-
8	8 Hotel and Food & Beverage	-	-	-	-	-	-	-	226,023	1,380,098	32,792	-
9	9 Transportation, Warehousing and Communications	-	-	-	-	-	-	-	1,230,576	2,652,100	118,809	-
10	D Financial Intermediary	-	200,116	-	5,013,069	-	-	-	55,726	4,438,219	296	-
11	1 Real Estate, Rental and Business Services	-	-	-	-	-	505,936	-	947,891	1,487,665	61,983	-
12	2 Public Administration, Defense and Compulsory Social Security	402	860	-	-	-	-	-	361	-	-	-
13	3 Education Services	-	-	-	-	-	-	-	9,783	14,737	491	-
14	4 Human Health and Social Work Activities	-	-	-	-	-	-	-	24,909	216,922	3,358	-
15	5 Public, Socio-Culture, Entertainment and Other Personal Services	283,144	-	-	-	-	-	-	143,989	228,288	24,783	-
16	5 Activities of Households as Employers	-	-	-	-	-	-	-	2,185	-	16	-
17	7 International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	197	-	-	-
- 18	B Undefined Activities	-	-	-	-	-	-	-	34,689	2,001	420	-
19	9 Non Business Field	196	634	-	-	5,936,472	-	-	19,229,887	1,593,910	519,359	-
20	0 Others	28,729,437	871,630	-	-	-	-	-	1,046,888	9,326,957	-	6,352,182
	Total	29,013,179	1,928,238	-	5,013,069	5,936,472	1,502,900	-	31,282,980	73,624,295	2,954,160	6,352,182



No.	Economic Sectors *)	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Loans Secured by Residential Property	Loan Secured by Commercial Real Estate	Employee/Pensi oner Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate	Past Due Receivables	Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	June 30, 2018											
1	Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	1,047,753	1,579,541	30,385	-
2	2 Fishery	-	-	-	-	-	-	-	95,358	20,884	2,244	-
3	Mining and Quarrying	-	-	-	-	-	-	-	109,081	577,701	3,471	-
- 4	Manufacturing	-	-	-	-	-	-	-	1,204,645	15,444,775	445,143	-
5	Electricity, Gas and Water	-	-	-	-	-	-	-	56,319	45,350	1,128	-
6	Construction	-	-	-	-	-	838,276	-	237,963	1,213,689	77,828	-
7	Wholesale and Retail Trading	-	-	-	-	-	-	-	7,802,921	27,401,103	1,065,814	-
8	B Hotel and Food & Beverage	-	-	-	-	-	-	-	453,293	1,145,387	35,125	-
9	Transportation, Warehousing and Communications	-	-	-	-	-	-	-	969,285	3,031,602	360,504	-
10	) Financial Intermediary	-	3,247	-	3,622,818	-	-	-	86,307	5,345,545	10,369	-
11	Real Estate, Rental and Business Services	-	-	-	-	-	478,230	-	739,285	1,595,016	44,239	-
12	Public Administration, Defense and Compulsory Social Security	96	455	-	-	-	-	-	115	-	149	-
13	Education Services	-	-	-	-	-	-	-	13,991	15,069	176	-
- 14	Human Health and Social Work Activities	-	-	-	-	-	-	-	64,882	223,834	2,631	-
15	Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	393,261	285,312	19,822	-
- 16	Activities of Households as Employers	-	-	-	-	-	-	-	1,954	-	87	-
17	International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	331	-	-	-
18	3 Undefined Activities	-	-	-	-	-	-	-	43	-	-	-
19	Non Business Field	6	148	-	-	3,922,229	-	-	17,573,440	1,703,020	371,283	-
20	Others	27,625,559	635,044	-	-	-	-	-	993,348	12,225,450	24,051	8,010,283
	Total	27,625,661	638,894	-	3,622,818	3,922,229	1,316,506	-	31,843,575	71,853,278	2,494,449	8,010,283

Note:

\*) Economic sector refers to economic sector used in the Commercial Bank Monthly Report (Laporan Bulanan Bank Umum - LBU). Net receivables to bank without economic sector information in LBU is classified as "Financial Intermediary" while other than that is classified as "Others"



## 3.2 Disclosure of Net Receivables Based on Economic Sector - Consolidated

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies exposure for off balance sheet transactions and counterparty credit exposures

												(Rp million)
No.	. Economic Sectors *)	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Loans Secured by Residential Property	Loan Secured by Commercial Real Estate	Employee/Pensi oner Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate	Past Due Receivables	Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	June 30, 2019											
1	l Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	1,449,891	2,144,776	44,347	-
2	2 Fishery	-	-	-	-	-	-	-	123,592	26,619	2,090	-
З	3 Mining and Quarrying	-	354,980	-	-	-	-	-	210,225	965,770	84,844	-
- 4	A Manufacturing	-	219,556	-	-	-	-	-	1,106,233	18,804,417	532,317	-
5	Electricity, Gas and Water	-	-	-	-	-	-	-	75,272	32,867	665	-
6	Construction	-	280,462	-	-	-	996,964	-	418,825	1,401,155	95,450	-
7	7 Wholesale and Retail Trading	-	-	-	-	-	-	-	6,821,646	28,963,579	1,460,857	-
8	B Hotel and Food & Beverage	-	-	-	-	-	-	-	264,573	1,380,098	33,873	-
9	Transportation, Warehousing and Communications	-	-	-	-	-	-	-	1,783,114	2,724,271	130,021	-
10	) Financial Intermediary	-	200,116	-	5,371,978	-	-	-	59,499	3,869,662	542	-
11	Real Estate, Rental and Business Services	-	-	-	-	-	505,936	-	1,213,258	1,487,771	65,283	-
12	Public Administration, Defense and Compulsory Social Security	856	1,088	-	-	-	-	-	463	-	-	-
13	Education Services	-	-	-	-	-	-	-	12,829	14,737	508	-
14	Human Health and Social Work Activities	-	-	-	-	-	-	-	27,803	216,922	3,361	-
15	Public, Socio-Culture, Entertainment and Other Personal Services	283,144	-	-	-	-	-	-	158,108	228,288	25,002	-
16	Activities of Households as Employers	-	-	-	-	-	-	-	2,860	-	37	-
17	International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	197	-	-	-
18	3 Undefined Activities	-	-	-	-	-	-	-	99,711	39,429	1,012	-
19	Non Business Field	216	719	-	-	5,939,461	-	-	46,614,188	1,602,169	991,972	-
20	0 Others	28,729,438	871,630	-	-	-	-	-	1,046,890	9,326,957	-	7,700,745
	Total	29,013,654	1,928,551	-	5,371,978	5,939,461	1,502,900	-	61,489,177	73,229,487	3,472,181	7,700,745



No.	Economic Sectors *)	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Loans Secured by Residential Property	Loan Secured by Commercial Real Estate	Employee/Pensi oner Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate	Past Due Receivables	Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	June 30, 2018											
1	Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	1,297,222	1,587,358	33,384	-
2	Fishery	-	-	-	-	-	-	-	121,651	20,884	2,526	-
3	Mining and Quarrying	-	-	-	-	-	-	-	147,309	591,949	4,165	-
- 4	Manufacturing	-	-	-	-	-	-	-	1,385,671	15,444,775	448,645	-
5	Electricity, Gas and Water	-	-	-	-	-	-	-	75,808	45,350	1,441	-
6	Construction	-	-	-	-	-	838,276	-	363,409	1,226,376	78,991	-
- 7	Wholesale and Retail Trading	-	-	-	-	-	-	-	9,102,214	27,401,103	1,088,536	-
8	Hotel and Food & Beverage	-	-	-	-	-	-	-	495,634	1,145,387	35,957	-
9	Transportation, Warehousing and Communications	-	-	-	-	-	-	-	1,405,893	3,086,684	365,935	-
10	Financial Intermediary	-	3,247	-	4,463,703	-	-	-	92,368	4,528,049	10,376	-
11	Real Estate, Rental and Business Services	-	-	-	-	-	478,230	-	925,896	1,595,095	47,724	-
12	Public Administration, Defense and Compulsory Social Security	685	727	-	-	-	-	-	295	-	167	-
13	Education Services	-	-	-	-	-	-	-	18,261	15,069	176	-
14	Human Health and Social Work Activities	-	-	-	-	-	-	-	67,773	223,834	2,631	-
15	Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	422,504	285,312	20,252	-
16	Activities of Households as Employers	-	-	-	-	-	-	-	3,130	-	87	-
17	International Institution and Other Extra International Agencies	-	-	-	-		-	-	331			-
18	Undefined Activities	-	-	-	-	-	-	-	103,920	51,191	7,081	-
19	Non Business Field	6	291	-	-	3,924,681	-	-	42,044,040	1,703,635	780,567	-
20	Others	27,625,559	635,044	-	-	-	-	-	993,348	12,225,450	24,051	8,950,519
	Total	27,626,250	639,309	-	4,463,703	3,924,681	1,316,506	-	59,066,677	71,177,501	2,952,692	8,950,519

Note:

\*) Economic sector refers to economic sector used in the Commercial Bank Monthly Report (Laporan Bulanan Bank Umum - LBU). Net receivables to bank without economic sector information in LBU is classified as "Financial Intermediary" while other than that is classified as "Others"



#### 4.1. Disclosure of Receivables and Provisioning Based on Region - Bank Stand Alone

											1.1		
			June 30, 2019										
	Explanation		Net Receivables Based on Region										
No		Jakarta, Bogor, Tangerang, Kerawang, Bekasi, dan Lampung	Jawa Barat	Jawa Timur	Sulawesi, Maluku, dan Papua	Kalimantan	Sumatra Utara	Jawa Tengah dan Yogyakarta	Bali, NTT, dan NTB	Sumatra Selatan	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
1	Receivables	112,991,904	6,635,237	9,916,448	7,366,022	5,650,286	11,831,316	6,958,132	2,323,413	2,728,413	166,401,171		
2	Impaired Receivables												
	a. Non Past Due	1,398,251	70,956	468,783	143,629	248,854	84,388	126,228	125,630	88,827	2,755,546		
	b. Past Due	758,693	166,053	224,226	120,871	87,801	220,743	75,019	12,848	36,668	1,702,922		
3	Allowance for Impairment Losses - Individual	415,186	16,809	43,859	-	16,135	11,008	1,018	3,995	3,237	511,247		
4	Allowance for Impairment Losses - Collective	920,180	164,428	208,716	206,418	119,380	260,500	149,724	41,492	62,176	2,133,014		
5	Written-Off Receivables	811,547	90,958	121,421	136,237	66,313	125,595	93,786	37,583	48,667	1,532,107		

						June 30, 1	2018					
	Explanation	Net Receivables Based on Region										
No		Jakarta, Bogor, Tangerang, Kerawang, Bekasi, dan Lampung	Jawa Barat	Jawa Timur	Sulawesi, Maluku, dan Papua	Kalimantan	Sumatra Utara	Jawa Tengah dan Yogyakarta	Bali, NTT, dan NTB	Sumatra Selatan	Total	
(1)	(2)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	
1	Receivables	105,675,139	6,267,544	6,559,940	10,341,352	2,552,519	7,940,942	6,003,658	11,540,151	3,118,511	159,999,756	
2	Impaired Receivables											
	a. Non Past Due	1,473,650	117,996	63,446	227,121	12,890	69,818	180,244	87,606	91,708	2,324,479	
	b. Past Due	1,215,395	109,394	131,588	323,379	43,258	238,808	125,416	187,735	105,625	2,480,598	
3	Allowance for Impairment Losses - Individual	1,015,793	29,902	3,310	83,009	2,210	2,400	2,062	21,778	-	1,160,464	
4	Allowance for Impairment Losses - Collective	814,184	144,462	170,656	217,418	51,733	221,343	141,361	253,565	88,697	2,103,419	
5	Written-Off Receivables	332,574	92,141	102,098	130,105	18,480	136,177	68,393	144,850	94,667	1,119,485	



## 4.2. Disclosure of Receivables and Provisioning Based on Region - Consolidated

											(Rp million)		
						June 30,	2019						
	Explanation		Net Receivables Based on Region										
No		Jakarta, Bogor, Tangerang, Kerawang, Bekasi, dan Lampung	Jawa Barat	Jawa Timur	Sulawesi, Maluku, dan Papua	Kalimantan	Sumatra Utara	Jawa Tengah dan Yogyakarta	Bali, NTT, dan NTB	Sumatra Selatan	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
1	Receivables	116,302,262	9,972,766	14,775,233	11,498,908	7,767,368	16,926,292	9,959,147	2,323,413	2,728,413	192,253,802		
2	Impaired Receivables												
	a. Non Past Due	1,417,624	79,452	475,971	217,639	259,953	112,830	134,359	125,630	88,827	2,912,285		
	b. Past Due	978,426	289,356	343,789	268,645	146,029	447,700	164,388	12,848	36,668	2,687,849		
3	Allowance for Impairment Losses - Individual	415,186	16,809	43,859	-	16,135	11,008	1,018	3,995	3,237	511,247		
4	Allowance for Impairment Losses - Collective	1,358,139	326,376	442,168	390,999	225,006	499,158	311,515	41,492	62,176	3,657,029		
5	Written-Off Receivables	1,028,055	187,824	226,067	250,320	116,354	289,342	175,697	37,583	48,667	2,359,909		

			June 30, 2018									
	Explanation	Net Receivables Based on Region										
No		Jakarta, Bogor, Tangerang, Kerawang, Bekasi, dan Lampung	Jawa Barat	Jawa Timur	Sulawesi, Maluku, dan Papua	Kalimantan	Sumatra Utara	Jawa Tengah dan Yogyakarta	Bali, NTT, dan NTB	Sumatra Selatan	Total	
(1)	(2)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	
1	Receivables	107,917,388	9,251,453	14,718,728	11,774,661	7,997,793	16,564,534	9,472,428	2,552,519	3,118,511	183,368,015	
2	Impaired Receivables											
	a. Non Past Due	1,483,325	125,071	228,901	71,848	197,605	108,169	67,376	12,890	91,708	2,386,893	
	b. Past Due	1,362,511	207,871	409,895	334,002	192,675	340,506	187,709	43,258	105,625	3,184,052	
3	Allowance for Impairment Losses - Individual	1,015,793	29,902	83,009	2,400	2,062	21,778	3,310	2,210	-	1,160,464	
4	Allowance for Impairment Losses - Collective	1,187,993	302,286	440,377	384,955	243,650	493,376	328,438	51,733	88,697	3,521,505	
5	Written-Off Receivables	514,919	203,694	249,150	227,474	122,261	277,538	172,977	18,480	94,667	1,881,160	



5.1.Disclosure of Receivables and Provisioning Based on Economic Sector - Bank Stand Alone

June 30	une 30, 2019 (Rp million)										
No	Economic Sectors	Receivables	Impaired F	Receivables	Allowance for Impairment Losses-	Allowance for Impairment Losses-	Written-Off Receivables				
			Non Past Due	Past Due	Individual	Collective	Necelvables				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)				
1	Agriculture, Hunting and Forestry	3,332,088	118,380	26,745	4,236	58,609	22,799				
2	Fishery	123,830	755	1,438	-	3,060	2,354				
3	Mining and Quarrying	1,771,545	220,736	247,360	244,391	17,303	738				
4	Manufacturing	20,591,221	358,236	287,077	107,588	252,024	113,564				
5	Electricity, Gas and Water	89,094	1	666	-	2,022	581				
6	Construction	3,052,008	104,317	51,137	12,323	53,104	19,014				
7	Wholesale and Retail Trading	36,237,723	1,156,107	255,222	85,596	710,377	601,440				
8	Hotel and Food & Beverage	1,645,566	99,115	9,566	2,320	31,365	17,094				
9	Transportation, Warehousing and Communications	4,057,595	428,243	39,885	50,414	62,913	302,440				
10	Financial Intermediary	9,446,568	115,785	412	-	48,437	32				
11	Real Estate, Rental and Business Services	3,010,909	81,813	38,435	4,379	50,326	25,414				
12	Public Administration, Defense and Compulsory Social Security	1,623	-	-	-	39	-				
13	Education Services	25,097	502	197	-	410	154				
14	Human Health and Social Work Activities	245,523	1,446	47	-	4,860	2,558				
15	Public, Socio-Culture, Entertainment and Other Personal Services	683,179	11,957	467	-	20,223	16,535				
16	Activities of Households as Employers	2,201	-	16	-	53	46				
17	International Institution and Other Extra International Agencies	200	197	-	-	3	70				
18	Undefined Activities	37,110	-	-	-	994	28				
19	Non Business Field	27,409,946	57,267	367,469	-	779,551	407,246				
20	Others	54,638,145	689	376,783	-	37,341	-				
	Total	166,401,171	2,755,546	1,702,922	511,247	2,133,014	1,532,107				



# June 30, 2018

June 30	e 30, 2018 (Rp million)											
No	Economic Sectors	Receivables	Impaired R	eceivables	Allowance for Impairment Losses-	Allowance for Impairment Losses-	Written-Off					
			Non Past Due	Past Due	Individual	Collective	Necelvables					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)					
1	Agriculture, Hunting and Forestry	2,692,465	54,956	47,773	20,830	49,807	20,363					
2	Fishery	120,275	1,532	3,922	- ]	4,278	2,319					
3	Mining and Quarrying	1,077,673	505,621	1,274	386,831	5,492	3,630					
4	Manufacturing	17,335,980	152,960	452,843	210,661	213,546	97,349					
5	Electricity, Gas and Water	103,099	9	1,430	- ]	2,017	521					
6	Construction	2,376,205	9,707	65,104	4,314	28,151	3,844					
7	Wholesale and Retail Trading	36,717,111	736,344	643,794	237,193	756,643	503,068					
8	Hotel and Food & Beverage	1,655,844	64,507	43,078	1,004	41,910	24,653					
9	Transportation, Warehousing and Communications	4,662,443	546,334	497,229	288,248	62,407	24,635					
10	Financial Intermediary	8,778,286	83,412	20,196	- ]	60,421	7,971					
11	Real Estate, Rental and Business Services	2,863,018	114,525	26,489	3,988	47,442	22,717					
12	Public Administration, Defense and Compulsory Social Security	819	-	153	- ]	20	-					
13	Education Services	29,383	822	296	- )	508	134					
14	Human Health and Social Work Activities	294,225	2,570	5,376	- ]	5,672	3,178					
15	Public, Socio-Culture, Entertainment and Other Personal Services	720,937	19,435	37,499	- ]	33,624	27,485					
16	Activities of Households as Employers	2,070	26	116	- ]	76	116					
17	International Institution and Other Extra International Agencies	477	349	120	- ]	146	-					
18	Undefined Activities	54,081	-	-	- )	926	-					
19	Non Business Field	23,667,886	31,337	470,951	- ]	722,309	377,502					
20	Others	56,847,479	33	162,955	7,395	68,024	-					
	Total	159,999,756	2,324,479	2,480,598	1,160,464	2,103,419	1,119,485					



5.2.Disclosure of Receivables and Provisioning Based on Economic Sector - Consolidated

June 30	, 2019
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June 30	ne 30, 2019 (Rp million)										
No	Economic Sectors	Receivables	Impaired F	Receivables	Allowance for Impairment Losses-	Allowance for Impairment Losses-	Written-Off Receivables				
			Non Past Due	Past Due	Individual	Collective	Necelvables				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)				
1	Agriculture, Hunting and Forestry	3,654,477	124,428	44,258	4,236	68,751	28,142				
2	Fishery	153,233	1,354	3,016	-	4,213	3,226				
3	Mining and Quarrying	1,861,819	221,373	250,601	244,391	19,992	1,157				
4	Manufacturing	20,768,226	361,930	296,603	107,588	257,732	116,708				
5	Electricity, Gas and Water	109,326	144	1,494	-	2,728	808				
6	Construction	3,217,496	104,757	56,070	12,323	57,903	19,831				
7	Wholesale and Retail Trading	37,409,445	1,178,639	321,194	85,596	750,076	623,175				
8	Hotel and Food & Beverage	1,685,543	100,357	11,750	2,320	32,741	18,030				
9	Transportation, Warehousing and Communications	4,697,816	441,955	67,370	50,414	82,087	306,462				
10	Financial Intermediary	9,568,540	115,785	786	-	48,578	67				
11	Real Estate, Rental and Business Services	3,280,873	83,078	46,131	4,379	58,376	28,384				
12	Public Administration, Defense and Compulsory Social Security	2,407	-	-	-	60	-				
13	Education Services	28,168	502	255	-	494	160				
14	Human Health and Social Work Activities	248,427	1,528	47	-	4,947	2,561				
15	Public, Socio-Culture, Entertainment and Other Personal Services	697,663	12,111	1,282	-	20,770	17,181				
16	Activities of Households as Employers	2,898	-	38	-	72	46				
17	International Institution and Other Extra International Agencies	200	197	-	-	3	70				
18	Undefined Activities	140,275	28	887	-	3,655	399				
19	Non Business Field	55,514,875	163,430	1,209,284	-	2,206,510	1,193,503				
20	Others	49,212,095	689	376,783	-	37,341	(1)				
	Total	192,253,802	2,912,285	2,687,849	511,247	3,657,029	2,359,909				



# June 30, 2018

June 30	2 30, 2018 (Rp million)										
No	Economic Sectors	Receivables	Impaired F	leceivables	Allowance for Impairment Losses-	Allowance for Impairment Losses-	Written-Off Receivables				
			Non Past Due	Past Due	Individual	Collective	Necelvables				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)				
1	Agriculture, Hunting and Forestry	2,954,103	57,111	56,731	20,830	57,571	24,878				
2	Fishery	146,988	1,780	4,277	-	5,099	2,856				
3	Mining and Quarrying	1,131,307	506,179	3,829	386,831	7,262	4,421				
4	Manufacturing	17,521,636	155,078	460,542	210,661	219,374	101,379				
5	Electricity, Gas and Water	123,042	9	2,053	-	2,696	761				
6	Construction	2,515,725	10,156	67,737	4,314	31,938	5,713				
7	Wholesale and Retail Trading	38,047,565	749,230	705,256	237,193	798,468	539,166				
8	Hotel and Food & Beverage	1,699,207	65,284	44,510	1,004	43,291	26,406				
9	Transportation, Warehousing and Communications	5,160,845	555,449	514,063	288,248	75,614	30,981				
10	Financial Intermediary	9,310,195	83,412	20,404	-	60,600	8,100				
11	Real Estate, Rental and Business Services	3,053,840	115,226	32,859	3,988	53,080	25,884				
12	Public Administration, Defense and Compulsory Social Security	1,879	3,007	171	-	50	-				
13	Education Services	33,653	822	296	-	619	137				
14	Human Health and Social Work Activities	297,116	2,570	5,376	-	5,751	3,190				
15	Public, Socio-Culture, Entertainment and Other Personal Services	750,864	19,621	39,376	-	34,653	28,161				
16	Activities of Households as Employers	3,246	26	116	-	110	126				
17	International Institution and Other Extra International Agencies	477	349	120	-	146	-				
18	Undefined Activities	216,789	1,598	5,923	-	5,333	2,157				
19	Non Business Field	48,725,275	59,953	1,057,458	-	2,051,825	1,076,844				
20	Others	51,674,263	33	162,955	7,395	68,025	-				
	Total	183,368,015	2,386,893	3,184,052	1,160,464	3,521,505	1,881,160				



# 6.1 Disclosure of Movements Details of Allowance for Impairment Losses - Bank Stand Alone

					(Rp million)	
		June 3	0, 2019	June 30, 2018		
No	Description	Allowance for	Allowance for	Allowance for	Allowance for	
		Impairment Losses -	Impairment Losses -	Impairment Losses -	Impairment Losses -	
		Individual	Collective	Individual	Collective	
(1)	(2)	(3)	(4)	(5)	(6)	
1	Beginning balance of allowance for impairment losses	923,356	2,040,673	925,408	2,042,960	
2	Additional/reversal allowance for impairment losses during the year (net)	398,348	465,956	390,465	513,922	
3	Allowance for impairment losses used to cover written off receivables during the year	(823,221)	(708,886)	(295,493)	(823,992)	
4	Other additional (reversal) allowance during the year	12,764	335,271	140,084	370,529	
Ending Bala	nce of Allowance for Impairment Losses	511,247	2,133,014	1,160,464	2,103,419	

# 6.2 Disclosure of Movements Details of Allowance for Impairment Losses - Consolidated

					(Rp million)	
		June 30	0, 2019	June 30, 2018		
No	Description	Allowance for	Allowance for	Allowance for	Allowance for	
INO	Description	Impairment Losses -	Impairment Losses -	Impairment Losses -	Impairment Losses -	
		Individual	Collective	Individual	Collective	
(1)	(2)	(3)	(4)	(5)	(6)	
1	Beginning balance of allowance for impairment losses	923,356	3,484,408	925,408	3,390,815	
2	Additional/reversal allowance for impairment losses during the year (net)	398,348	1,374,038	390,465	1,345,828	
3	Allowance for impairment losses used to cover written off receivables during the year	(823,221)	(1,536,688)	(295,493)	(1,585,667)	
4	Other additional (reversal) allowance during the year	12,764	335,271	140,084	370,529	
<b>Ending Bala</b>	nce of Allowance for Impairment Losses	511,247	3,657,029	1,160,464	3,521,505	



#### 7.1 Disclosure of Net Receivables Based on Portfolio Categories and Ratings - Bank Stand Alone

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies for off balance sheet transactions and counterparty credit exposures

															(Kp minion)
								June 30,	2019						
								1	let Receivables						
		<b>Company Rating</b>		_	-	Long Term Rating					Short Ter	rm Rating			
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+to BBB-	BB+ to BB-	B+ to B-	Less than B-	A-1	A-2	A-3	Less than A-3		
No	Portfolio Category	Fitch Rating	AAA	AA+to AA-	A+to A-	BBB+to BBB-	BB+to BB-	B+to B-	Less than B-	F1+toF1	F2	F3	Less than F3		
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3	Less than P-3	Unrated	Total
		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)	Less than B- (idn)	F1+ (idn) to F1 (idn)	F2 (idn)	F3 (idn)	Less than F3 (idn)		
		PT Pemeringkat Efek Indonesia	idAAA	id AA+ to id AA-	idA+ to id A-	id BBB+ to id BBB-	id BB+ to id BB-	id B+ to id B-	Less than id B-	id A1	id A2	id A3 to id A4	Less than id A4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Receivables on Sovereigns		100,865	-	-	12,750,901	-	-	-	-	-	-	-	16,161,413	29,013,179
2	Receivables on Public Sector Entities		188,184	33,180	38,161	11,602	-	-	-	-		-	-	1,657,111	1,928,238
3	Receivables on Multilateral														
-	Development Banks and		-	-	-	-	-	-	-	-	-	-	-	-	-
	International Institutions														
4	Receivables on Banks		663,849	100,963	-	-	-	-	-	-	-	-	-	4,248,257	5,013,069
5	Loans Secured by Residential													5 936 472	5 936 472
	Property													5,550,472	5,550,472
6	Loans Secured by Commercial													1.502.900	1.502.900
	Real Estate													-,,	-,,
7	Employee/Pensioner Loans													-	-
8	Receivables on Micro, Small													31,282,980	31,282,980
	Business & Retail Portfolio		1 225 554	901 427	00 000									71 409 226	72 624 295
10	Receivables on Corporate		1,323,004	001,457	00,000				_		_	-		2 954 160	2 954 160
11	Other Assets													6.352.182	6.352.182
<u> </u>	TOTAL		2,278,562	935,580	127,029	12,762,503	-	-	-	-	-	-	-	141,503,801	157,607,475

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														(dalam)	jutaan rupiah)
								June 30,	2018						
								I	Vet Receivables	_					
		Company Rating				Long Term Rating					Short Te	rm Rating			
		Standard and Poor's	AAA	AA+ to AA-	A+to A-	BBB+to BBB-	BB+to BB-	B+to B-	Less than B-	A-1	A-2	A-3	Less than A-3		
No	Portfolio Category	Fitch Rating	AAA	AA+ to AA-	A+to A-	BBB+ to BBB-	BB+to BB-	B+to B-	Less than B-	F1+toF1	F2	F3	Less than F3	Unrated	Total
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3	Less than P-3	onated	10101
		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)	Less than B- (idn)	F1+ (idn) to F1 (idn)	F2 (idn)	F3 (idn)	Less than F3 (idn)		
		PT Pemeringkat Efek Indonesia	idAAA	id AA+ to id AA-	idA+ to id A-	id BBB+ to id BBB-	id BB+to id BB-	id B+ to id B-	Less than id B-	id A1	id A2	id A3 to id A4	Less than id A4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Receivables on Sovereigns		-	-	-	17,744,543	-	-	-	-	-	-	-	9,881,118	27,625,661
2	Receivables on Public Sector		205 442	22.046										200.000	620.004
	Entities		206,442	33,246	-		-	-			-	-	-	399,206	638,894
3	Receivables on Multilateral														
	Development Banks and		-	-	-	-	-	-	-	-	-	-	-	-	-
	International Institutions														
4	Receivables on Banks		899,465	90,498	-	-	-	-	-	-	-	-	-	2,632,855	3,622,818
5	Loans Secured by Residential													2 922 229	2 922 229
	Property													3,322,223	3,322,223
6	Loans Secured by Commercial													1 316 506	1 316 506
	Real Estate													1,510,500	1,510,500
7	Employee/Pensioner Loans													-	-
8	Receivables on Micro, Small													31.843.575	31.843.575
	Business & Retail Portfolio													,,	,,
9	Receivables on Corporate		1,395,001	872,559	44,252	-	-	-	-	-	-	-	-	69,541,466	71,853,278
10	Past Due Receivables													2,494,449	2,494,449
11	Other Assets													8,010,283	8,010,283
	TOTAL		2,500,908	996,303	44,252	17,744,543	-	-	-	-	-	-	-	130,041,687	151,327,693



#### 7.2 Disclosure of Net Receivables Based on Portfolio Categories and Ratings - Consolidated

The disclosure on net receivables is conducted for assets exposure in balance sheet, commitments/contingencies for off balance sheet transactions and counterparty credit exposures

															(Rp million)
								June 30,	2019						
								4	let Receivables						
		<b>Company Rating</b>		_		Long Term Rating					Short Te	rm Rating			
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+to BBB-	BB+ to BB-	B+ to B-	Less than B-	A-1	A-2	A-3	Less than A-3		
No	Portfolio Category	Fitch Rating	AAA	AA+ to AA-	A+to A-	BBB+to BBB-	BB+to BB-	B+to B-	Less than B-	F1+toF1	F2	F3	Less than F3		
	Portiono category	Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3	Less than P-3	Unrated	Total
		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)	Less than B- (idn)	F1+ (idn) to F1 (idn)	F2 (idn)	F3 (idn)	Less than F3 (idn)		
		PT Pemeringkat Efek Indonesia	idAAA	id AA+ to id AA-	idA+ to id A-	id BBB+to id BBB-	id BB+ to id BB-	id B+ to id B-	Less than id B-	id A1	id A2	id A3 to id A4	Less than id A4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Receivables on Sovereigns		100,865	-	-	12,750,901	-	-	-	-	-	-	-	16,161,887	29,013,654
2	Receivables on Public Sector Entities		188,184	33,180	38,161	11,602	-	-	-	-	-	-	-	1,657,424	1,928,551
3	Receivables on Multilateral														
	Development Banks and		-	-		-	-	-	-	-	-	-	-	-	-
	International Institutions														
4	Receivables on Banks		663,849	100,963	-	-	-	-	-	-	-	-	-	4,607,166	5,371,978
5	Loans Secured by Residential													5 020 461	5 020 461
	Property													5,555,401	5,555,401
6	Loans Secured by Commercial													1 502 900	1 502 000
	Real Estate													1,502,500	1,502,500
7	Employee/Pensioner Loans													-	-
8	Receivables on Micro, Small													61 499 177	61 400 177
	Business & Retail Portfolio													01,405,177	01,403,177
9	Receivables on Corporate		1,325,664	801,437	88,868	-	-	-	-	-	-	-	-	71,013,518	73,229,487
10	Past Due Receivables													3,472,181	3,472,181
11	Other Assets													7,700,745	7,700,745
	TOTAL		2,278,562	935,580	127,029	12,762,504	-	-	-	-	-	-	-	173,544,459	189,648,134



														(dalam	jutaan rupiah)
								June 30,	2018						
								1	let Receivables						
		<b>Company Rating</b>				Long Term Rating					Short Te	rm Rating			
		Standard and Poor's	AAA	AA+ to AA-	A+to A-	BBB+to BBB-	BB+ to BB-	B+to B-	Less than B-	A-1	A-2	A-3	Less than A-3		
No	Portfolio Category	Fitch Rating	AAA	AA+ to AA-	A+to A-	BBB+ to BBB-	BB+to BB-	B+to B-	Less than B-	F1+toF1	F2	F3	Less than F3		
	Portiono category	Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3	Less than P-3	Unrated	Total
		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)	Less than B- (idn)	F1+ (idn) to F1 (idn)	F2 (idn)	F3 (idn)	Less than F3 (idn)		
		PT Pemeringkat Efek Indonesia	idAAA	id AA+ to id AA-	idA+ to id A-	id BBB+to id BBB-	id BB+ to id BB-	id B+to id B-	Less than id B-	id A1	id A2	id A3 to id A4	Less than id A4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Receivables on Sovereigns		-	-	-	17,744,544	-	-	-	-	-	-	-	9,881,706	27,626,250
2	Receivables on Public Sector Entities		206,442	33,246	-		-	-	-	-	-	-	-	399,621	639,309
3	Receivables on Multilateral														
	Development Banks and		-	-	-	-	-	-	-	-	-	-	-	-	-
	International Institutions														
4	Receivables on Banks		899,465	90,498	-	-	-	-	-	-	-	-	-	3,473,740	4,463,703
5	Loans Secured by Residential													3.924.681	3.924.681
	Property													-,,	-,,
6	Loans Secured by Commercial													1,316,506	1,316,506
_	Real Estate														
1	Employee/Pensioner Loans													-	-
8	Receivables on Micro, Small													59,066,677	59,066,677
•	Business & Ketall Portfolio		1 395 001	872 559	44 252									68 865 689	71 177 501
10	Past Due Peseivables		1,333,001	812,333	41,232									2 952 692	2 952 692
11	Other Assets													8 950 519	8 950 519
	TOTAL		2 500 908	996 303	44 252	17 744 544			-	-	-	-		158 831 831	180 117 838



8.1.a Disclosure of Counterparty Credit Risk: Derivative Transactions Over the Counter - Bank Stand Alone

																	(Rp million)
					June 3	), 2019							June 3	0, 2018			
Ne	Underhüne Veriebler	Ν	Notional Amoun	t	Designation	Destinations	Net		Net	1	Votional Amoun	ıt	Designation	Destinations	Net		Net
NO	Underlying variables	<1	>1years	- Europer	Bessivative	Derivatives	Receivables	CRM	Receivables	<1	>1years	- Europer	Bessivative	Derivatives	Receivables	CRM	Receivables
		S I year	≤5 years	> 5 years	Receivables	Payables	before CRM		after CRM	Siyea	≤5 years	> 5 years	Receivables	Payables	before CRM		after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1	Interest Rate	-	-	-	-	-	-	-	-	3	-	-	-	3	4	-	4
2	Exchange Rate	133,582	58,540	-	166,558	93,780	502,151	-	502,151	129,899	21,278	-	170,876	173,790	450,874	-	450,874
3	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	133,582	58,540	-	166,558	93,780	502,151	-	502,151	129,902	21,278	-	170,876	173,793	450,878	-	450,878

#### 8.2.a Disclosure of Counterparty Credit Risk: Derivative Transactions Over the Counter - Consolidated

																	(Rp million)
					June 30	), 2019							June 3	0, 2018			
Ne	Underhüne Verichler	N	lotional Amoun	t	Destination	Destinations	Net		Net	Ν	lotional Amoun	t	Destination	Destinations	Net		Net
INO	Underlying variables	£1.000	> 1years	. Europer	Derivative	Derivatives	Receivables	CRM	Receivables	<1	> 1years	- Europer	Derivative	Derivatives	Receivables	CRM	Receivables
		S I year	≤5 years	> 5 years	Receivables	Payables	before CRM		after CRM	Siyear	≤5 years	> 5 years	Receivables	Payables	before CRM		after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1	Interest Rate	-		-	-	-	-	-	-	3	-	-	-	3	4	-	4
2	Exchange Rate	155,273	188,494	-	238,257	446,663	814,833	-	814,833	202,688	87,196	-	473,020	173,790	1,068,066	-	1,068,066
3	Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Gold	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Metal other than Gold	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	155,273	188,494	-	238,257	446,663	814,833	-	814,833	202,691	87,196	-	473,020	173,793	1,068,070	-	1,068,070



8.1.b Disclosure of Counterparty Credit Risk: Repo Transactions - Bank Stand Alone

									(Rp million)
			June 30, 20	)19			June 30, 20	018	
No	Portfolio Category	Faie Value of Securities Sold	Deers Linkillaine	Net Dessively a	DIMA	Faie Value of Securities Sold	Dees Liebilities	Net Dessively a	DIAKA
		Under Repo Agreement	Repo Liabilities	Net Receivables	KWA	Under Repo Agreement	Repo Liabilities	Net Receivables	KWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Receivables on Sovereigns	-	-	-	-	293,748	296,814	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-
4	Receivables on Banks	100,049	90,232	9,817	1,963	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-
6	Receivables on Corporate	-	-	-	-	-	-	-	-
	TOTAL	100,049	90,232	9,817	1,963	293,748	296,814	-	-

#### 8.2.b Disclosure of Counterparty Credit Risk: Repo Transactions - Consolidated

									(Rp million)
			June 30, 20	)19			June 30, 20	)18	
No	Portfolio Category	Faie Value of Securities Sold	Dens Lisbilities	Net Deseivebles	DWA	Faie Value of Securities Sold	Dens Lisbilities	Net Deservation blas	DIMA
		Under Repo Agreement	Repo Liabilities	Net Receivables	KWA	Under Repo Agreement	Repo Liabilities	Net Receivables	KWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Receivables on Sovereigns	-	-	-	-	293,748	296,814	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-
4	Receivables on Banks	100,049	90,232	9,817	1,963	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-
6	Receivables on Corporate	-	-	-	-	-	-	-	-
	TOTAL	100,049	90,232	9,817	1,963	293,748	296,814	-	-



8.1.c Disclosure of Counterparty Credit Risk: Reverse Repo Transactions - Bank Stand Alone

									(Rp million)
			June 3	0, 2019			June 3	0, 2018	
No	Portfolio Category	Net Receivables	CRM Value	Net Receivables after CRM	RWA after CRM	Net Receivables	CRM Value	Net Receivables after CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Receivables on Sovereigns	1,159,201	-	1,159,201	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-
З	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-
4	Receivables on Banks	-		-	-	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-
6	Receivables on Corporate	-	-	-	-	-	-	-	-
	TOTAL	1,159,201	-	1,159,201	-	-	-	-	-

#### 8.2.c Disclosure of Counterparty Credit Risk: Reverse Repo Transactions - Consolidated

			June 3	0, 2019			June 3	0, 2018	
No	Portfolio Category	Net Receivables	CRM Value	Net Receivables after CRM	RWA after CRM	Net Receivables	CRM Value	Net Receivables after CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Receivables on Sovereigns	1,159,201	-	1,159,201	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	•	-	-	-	-	-	-
4	Receivables on Banks	-	-	-	-	-	-	-	-
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-
6	Receivables on Corporate	-	-	-	-	-	-	-	-
	TOTAL	1,159,201	-	1,159,201	-	-	-		-



9.1 Disclosure of Net Receivables Based on Risk Weighted Assets After Calculating Credit Risk Mitigation Impacts - Bank Stand Alone

														(Rp million)
							June 30, 2019							Capital Charge
No.	Portfolio Category				Net Receiv	ables After Ca	Iculating Credi	it Risk Mitigati	on Impacts				RWA	(9% x RWA)
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Others		(,
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Α	Exposure on Balance Sheet													
1	Receivables on Sovereigns	27,833,873	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	221,365	-	-	-	-	1,706,358	-	-	-	-	897,452	80,771
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	7,102	2,833,948	-	-	-	-	1,829,553	-	-	-	-	1,481,566	133,341
5	Loans Secured by Residential Property	-	1,101,313	2,035,334	2,799,341	-	-	-	-	-	-	-	1,708,865	153,798
6	Loan Secured by Commercial Real Estate	193,778	-	-	-	-	-	-	-	1,307,122	-	-	1,307,121	117,641
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	70,644	-	-	-	-	-	-	30,263,255	-	-	-	22,697,441	2,042,770
9	Receivables on Corporate	1,729,218	2,127,102	-	-	-	-	88,868	-	66,083,832	-	-	66,553,686	5,989,832
10	Past Due Receivables	-	-	-	-	-	-	-	-	200,680	2,753,480	-	4,330,900	389,781
11	Other Assets	1,816,924	-	-	-	-	-	-	-	3,929,045	606,213	-	4,838,365	435,453
	Total Exposure on Balance Sheet	31,651,539	6,283,728	2,035,334	2,799,341	-	-	3,624,779	30,263,255	71,520,679	3,359,693	-	103,815,396	9,343,387
B	Commitments /Contingencies Exposure for Off Balance Sheet Transactions													
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	315	-	-	-	-	158	14
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	48,183	-	-	-	-	-	-	-	-	-	9,637	867
5	Loans Secured by Residential Property	-	460	24	-	-	-	-	-	-	-	-	98	9
6	Loan Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	2,000	-	-	2,000	180
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	20,825	-	-	-	-	-	-	884,719	-	-	-	663,539	59,719
9	Receivables on Corporate	81,721	-	-	-	-	-	-	-	3,359,711	-	-	3,359,712	302,374
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
Ļ	Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions	102,546	48,643	24	-	-	-	315	884,719	3,361,711	-	-	4,035,144	363,163
С	Exposure on Counterparty Credit Risk													
1	Receivables on Sovereigns	1,179,306	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	200	-	-	-	-	100	9
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	120,215	-	-	-	-	174,068	-	-	-	-	111,077	9,997
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	43,537	-	-	-	32,653	2,939
6	Receivables on Corporate	-	-	-	-	-	-	-	-	153,843	-	-	153,843	13,846
	Total Counterparty Credit Risk Exposures	1,179,306	120,215	-	-	-	-	174,268	43,537	153,843	-	-	297,673	26,791



														(Rp million)
							June 30, 2018							Canital Charge
No.	Portfolio Category				Net Receiv	rables After Ca	Iculating Cred	it Risk Mitigati	on Impacts				RWA	(9% x RWA)
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Others		(Swalling
(1)	(2)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
Α	Exposure on Balance Sheet													
1	Receivables on Sovereigns	27,625,661	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	239,688	-	-	-	-	399,206	-	-	-	-	247,541	22,279
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	5,448	2,043,213	-	-	-	-	1,180,341	-	-	-	-	998,814	89,893
5	Loans Secured by Residential Property	-	-	-	3,922,182	-	-	-	-	-	-	-	1,372,764	123,549
6	Loan Secured by Commercial Real Estate	136,373	-	-	-	-	-	-	-	1,180,133	-	-	1,180,134	106,212
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	77,236	-	-	-	-	-	-	30,882,012	-	-	-	23,161,508	2,084,536
9	Receivables on Corporate	1,599,653	2,267,560	-	-	-	-	44,252	-	64,835,444	-	-	65,311,083	5,877,997
10	Past Due Receivables	989	-	-	-	-	-	-	-	101,862	2,391,598	-	3,689,259	332,033
11	Other Assets	2,778,407	-	-	-	-	-	-	-	4,624,947	606,929	-	5,535,339	498,181
	Total Exposure on Balance Sheet	32,223,767	4,550,461	-	3,922,182	-	-	1,623,799	30,882,012	70,742,386	2,998,527	-	101,496,442	9,134,680
В	Commitments /Contingencies Exposure for Off Balance Sheet Transactions													
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	7,165	-	-	-	-	-	-	-	-	-	1,433	129
5	Loans Secured by Residential Property	-	-	-	47	-	-	-	-	-	-	-	16	1
6	Loan Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	21,181	-	-	-	-	-	-	837,918	-	-	-	628,438	56,559
9	Receivables on Corporate	77,565	-	-	-	-	-	-	-	2,989,805	-	-	2,989,805	269,082
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions	98,746	7,165	-	47	-	-	-	837,918	2,989,805	-	-	3,619,692	325,771
С	Exposure on Counterparty Credit Risk													
1	Receivables on Sovereigns	-	-	-	-	-		-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-		-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	132,794		-	-		253,857	-		-	-	153,487	13.814
5	Receivables on Micro. Small Business & Retail Portfolio	-			-	-			25,228			-	18,921	1,703
6	Receivables on Corporate	-		-	-	-	-	-		38,999	-	-	38,999	3,510
Ľ	Total Counternarty Credit Risk Evosures		132 794		-	-		253.857	25 228	38,999			211 407	19.027
	rotal counterparty credit Risk Exposures	-	152,794	-	-	-	-	200,057	25,228	20,333	-	-	211,407	15,027



9.2 Disclosure of Net Receivables Based on Risk Weighted Assets After Calculating Credit Risk Mitigation Impacts - Consolidated

lune 30, 2019														
No.	Portfolio Category		Net Receivables After Calculating Credit Risk Mitigation Impacts								RWA	Capital Charge		
	i origin careBoil	0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Others		(9% x RWA)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A	Exposure on Balance Sheet			.,										
1	Receivables on Sovereigns	27,834,348	-	-	-	-	-	-	-	-	-	-	-	
2	Receivables on Public Sector Entities	-	221,365	-	-	-	-	1,706,671	-	-	-	-	897,609	80,785
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	
4	Receivables on Banks	7,101	2,880,176	-	-	-	-	1,829,553	-	-	-	-	1,490,812	134,173
5	Loans Secured by Residential Property	-	1,104,023	2,035,613	2,799,341	-	-	-	-	-	-	-	1,709,477	153,853
6	Loan Secured by Commercial Real Estate	193,778	-	-	-	-	-	-	-	1,307,122	-	-	1,307,121	117,641
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	70,645	-	-	-	-	-	-	60,469,451	-	-	-	45,352,088	4,081,688
9	Receivables on Corporate	1,729,218	2,058,820	-	-	-	-	88,868	-	65,757,306	-	-	66,213,505	5,959,216
10	Past Due Receivables	-	-	-	-	-	-	-	-	200,680	3,271,501	-	5,107,932	459,714
11	Other Assets	2,124,012	-	-	-	-	-	-	-	4,970,520	606,213	-	5,879,838	529,186
	Total Exposure on Balance Sheet	31,959,102	6,264,384	2,035,613	2,799,341	-	-	3,625,092	60,469,451	72,235,628	3,877,714	-	127,958,382	11,516,256
В	Commitments /Contingencies Exposure for Off Balance Sheet Transactions													
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	315	-	-	-	-	158	14
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	48,183	-	-	-	-	-	-	-	-	-	9,637	867
5	Loans Secured by Residential Property	-	460	24	-	-	-	-	-	-	-	-	98	9
6	Loan Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	2,000	-	-	2,000	180
7	Employee/Pensioner Loans	-	-	-		-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	20,825		-			-	-	884,719	-	-	-	663,539	59,719
9	Receivables on Corporate	81,721	-	-	-	-	-	-	-	3,359,711	-	-	3,359,712	302,374
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions	102,546	48,643	24	-	-	-	315	884,719	3,361,711	-	-	4,035,144	363,163
С	Exposure on Counterparty Credit Risk													
1	Receivables on Sovereigns	1,179,306	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	200	-	-	-	-	100	9
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	120,215	-	-	-	-	486,750	-	-	-	-	267,418	24,068
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	43,537	-	-	-	32,653	2,939
6	Receivables on Corporate	-	-	-	-	-	-	-	-	153,843	-	-	153,843	13,846
	Total Counterparty Credit Risk Exposures	1,179,306	120,215	-	-	-	-	486,950	43,537	153,843	-	-	454,014	40,862



														(Rp million)
							June 30, 2018							Capital Charge
No.	Portfolio Category				Net Receiv	vables After Ca	Iculating Cred	it Risk Mitigati	ion Impacts				RWA	(9% v RWA)
		0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Others		(Savina)
(1)	(2)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
Α	Exposure on Balance Sheet													
1	Receivables on Sovereigns	27,626,250	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	239,688	-	-	-	-	399,621	-	-	-	-	247,749	22,298
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	5,449	2,266,905	-	-	-	-	1,180,341	-	-	-	-	1,043,553	93,920
5	Loans Secured by Residential Property	-	-	-	3,924,634	-	-	-	-	-	-	-	1,373,622	123,626
6	Loan Secured by Commercial Real Estate	136,373	-	-	-	-	-	-	-	1,180,133	-	-	1,180,134	106,212
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	77,236	-	-	-	-	-	-	58,105,114	-	-	-	43,578,835	3,922,095
9	Receivables on Corporate	1,599,653	2,200,868	-	-	-	-	44,252	-	64,226,359	-	-	64,688,660	5,821,979
10	Past Due Receivables	989	-	-	-	-	-	-	-	102,017	2,849,686	-	4,376,546	393,889
11	Other Assets	3,094,498	-	-	-	-	-	-	-	5,249,092	606,929	-	6,159,484	554,354
	Total Exposure on Balance Sheet	32,540,448	4,707,461	-	3,924,634	-	-	1,624,214	58,105,114	70,757,601	3,456,615	-	122,648,583	11,038,373
В	Commitments /Contingencies Exposure for Off Balance Sheet Transactions													
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	7,165	-	-	-	-	-	-	-	-	-	1,433	129
5	Loans Secured by Residential Property	-	-	-	47	-	-	-	-	-	-	-	16	1
6	Loan Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	21,181	-	-	-	-	-	-	837,918	-	-	-	628,438	56,559
9	Receivables on Corporate	77,565	-	-	-	-	-	-	-	2,989,805	-	-	2,989,805	269,082
10	Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions	98,746	7,165	-	47	-	-	-	837,918	2,989,805	-	-	3,619,692	325,771
С	Exposure on Counterparty Credit Risk													
1	Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on Banks	-	132,794	-	-	-	-	871,049	-	-	-	-	462,082	41,588
5	Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	25,228	-	-	-	18,921	1,703
6	Receivables on Corporate	-	-	-	-	-	-	-	-	38,999	-	-	38,999	3,510
	Total Counterparty Credit Risk Exposures	-	132,794	-	-	-	-	871,049	25,228	38,999	-	-	520,002	46,801



# 10.1 Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Stand Alone

Product Produc								(Rp million)
No.         Description         Description <thdescription< th=""> <thdes< td=""><td></td><td></td><td></td><td></td><td>յլ</td><td>ine 30,2019</td><td></td><td></td></thdes<></thdescription<>					յլ	ine 30,2019		
Interaction         Constrain         Constrain         Constrain         Constraint         Constrain	No.	Portfolio Category	Net Receivables		Exposure whic	h is Secured by		Unsecured Exposure
(1)         (2)         (3)         (4)         (5)         (6)         (7)         (8)=(3)-((4)+(5)+(6)+(7))           A         Excervables on Source Spreigns         27,833,873         -         -         -         27,833,873           Receivables on Nuici Sector Entities         1,927,723         -         -         -         1,927,723           Receivables on Banks         1,927,723         -         -         -         1,927,723           Receivables on Sanks         1,927,723         -         -         -         1,927,723           Receivables on Sanks         1,937,725         -         -         -         1,927,723           Receivables on Micro, Small Business & Retail Portfolio         5,935,988         -         -         1,127,122           Receivables on Corporate         -         -         -         -         1,237,122           Receivables on Micro, Small Business & Retail Portfolio         3,033,897         70,644         -         3,026,255           Receivables on Micro, Small Business & Retail Portfolio         3,033,897         -         -         2,954,160           11         Other Asset         Total Exposure on Balance Sheet         15,153,848         2,000,742         -         14,537,660			Nethecelvables	Colloateral	Guarantee	Credit Insurance	Others	onsecured Exposure
A         Depaure on Balance Sheet         - <td>(1)</td> <td>(2)</td> <td>(3)</td> <td>(4)</td> <td>(5)</td> <td>(6)</td> <td>(7)</td> <td>(8) = (3)-[(4)+(5)+(6)+(7)]</td>	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
1       Receivables on Nuicis Sector Entities       27,833,873       -       -       -       27,833,873         2       Receivables on Multilateral Development Banks and International Institutions       1,927,723       -	Α	Exposure on Balance Sheet						
2       Receivables on FuliciSector Entities       1,927,723       -       -       1,927,723         3       Receivables on Banks       4,670,603       7,102       -       4,663,601         1       Laan Secured by Realidential Property       5,935,988       -       -       1,927,723         1       Laan Secured by Commercial Real Estate       1,500,900       193,778       -       -       -       1,927,923         2       End/Secured by Realidential Property       5,935,988       -       -       -       -       -       -       1,907,122         2       End/Secured by Realidential Property       3,033,899       70,644       - <td>1</td> <td>Receivables on Sovereigns</td> <td>27,833,873</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>27,833,873</td>	1	Receivables on Sovereigns	27,833,873	-	-	-	-	27,833,873
3       Receivables on Multilateral Davidgement Banks and International Institutions       -<	2	Receivables on Public Sector Entities	1,927,723	-	-	-	-	1,927,723
4       Receivables on Banks       4,670,603       7,102       -       -       4,663,601         1       Loan Secured by Receivables       1,500,900       193,778       -       -       1,307,122         2       Employme (Pensioner Loans       -       -       1,307,122       -       -       1,307,123         3       Receivables on Micro, Small Business & Retail Portfolio       30,333,899       70,644       -       -       30,682,255         9       Receivables on Corporate       70029,020       1,712,218       -       -       2,954,160         10       Other Assets       0,532,182       -       -       -       2,954,160         11       Other Assets       Total Exposure on Balance Sheet       151,538,348       2,000,742       -       -       149,537,688         12       Receivables on Sovereigns       -       -       -       6,552,182       -       -       -       149,537,688         13       Receivables on Multisteral Development Banks and International Institutions       -       -       -       4,613,53         14       Receivables on Multisteral Development Banks and International Institutions       -       -       -       4,6144         12       Loan Secured	З	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
5         Loans Secured by Residential Property         5,935,988         -         -         -         5,935,988           1,500,000         193,778         -         -         1,307,122           7         Employee/Pensioner Loans         -         -         30,233,899         70,644         -         -         30,263,255           8         Receivables on Corporate         2,954,160         -         -         66,352,182         -         -         65,352,182           10         Other Assets         0,253,258         2,954,160         -         -         2,954,160           11         Other Assets         0,535,182         -         -         -         149,537,606           12         Commitments/Contingencies Exposure for Off Balance Sheet Transactions         -         -         -         -         -         149,537,606           13         Receivables on Public Sector Entities         315         - <t< td=""><td>4</td><td>Receivables on Banks</td><td>4,670,603</td><td>7,102</td><td>-</td><td>-</td><td>-</td><td>4,663,501</td></t<>	4	Receivables on Banks	4,670,603	7,102	-	-	-	4,663,501
6       Loan Secured by Commercial Real Etate       1,500,900       1193,778       -       -       1,307,122         7       Employee/Pensioner Loans       -       -       30,233,289       70,644       -       -       30,263,255         8       Receivables on Corporate       70,029,020       1,729,218       -       -       66,299,306         10       Past Due Receivables       2,954,160       -       -       6,352,182       -       -       6,352,182         11       Other Assets       Total Exposure on Balance Sheet       151,538,348       2,000,742       -       149,537,666         8       Commitments / Contingencies Exposure for Off Balance Sheet Transactions       -       -       -       149,537,666         11       Receivables on Nubil Settor Entities       315       -       -       -       149,537,666         12       Receivables on Multil Settor Entities       315       -       -       -       149,537,666         13       Receivables on Multil Settor Entities       315       -       -       -       -       -       48,183       -       -       -       48,183       -       -       -       2,000       -       -       -       2,000       -	5	Loans Secured by Residential Property	5,935,988	-	-	-	-	5,935,988
7       Employee/Pensioner Loans       - </td <td>6</td> <td>Loan Secured by Commercial Real Estate</td> <td>1,500,900</td> <td>193,778</td> <td>-</td> <td>-</td> <td>-</td> <td>1,307,122</td>	6	Loan Secured by Commercial Real Estate	1,500,900	193,778	-	-	-	1,307,122
8       Receivables on Micro, Small Business & Retail Portfolio       30,333,899       70,644       -       -       30,263,255         9       Receivables on Corporate       2,954,160       -       -       2,954,160         11       Other Assets       2,954,160       -       -       68,299,002         11       Other Assets       2,954,160       -       -       6,352,182         11       Other Assets       151,538,348       2,000,742       -       -       6,352,182         12       Receivables on Public Sector Exposure for Off Balance Sheet Transactions       -       -       -       149,537,606         13       Receivables on Public Sector Exposure for Off Balance Sheet Transactions       -       -       -       -       149,537,606         14       Receivables on Multilateral Development Banks and International Institutions       - </td <td>7</td> <td>Employee/Pensioner Loans</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>	7	Employee/Pensioner Loans	-	-	-	-	-	-
9       Receivables on Corporate       70,029,020       1,729,218       -       -       2,954,160         10       Past Due Receivables       2,954,160       -       -       2,954,160         11       Other Assets       0,5352,182       -       -       -       6,5352,182         11       Receivables on Sovereigns       -       -       -       149,537,606         8       Commitments/Contingencies Exposure for Off Balance Sheet Transactions       -       -       -       -       149,537,606         11       Receivables on Builtic Storts Entities       3115       - </td <td>8</td> <td>Receivables on Micro, Small Business &amp; Retail Portfolio</td> <td>30,333,899</td> <td>70,644</td> <td>-</td> <td>-</td> <td>-</td> <td>30,263,255</td>	8	Receivables on Micro, Small Business & Retail Portfolio	30,333,899	70,644	-	-	-	30,263,255
10       Past Due Receivables       2,954,160       -       -       2,954,160         11       Other Assets       6,552,182       -       -       6,552,182         11       Other Assets       115,1538,342       -       -       149,537,660         12       Receivables on Sovereigns       -       -       -       149,537,660         13       Receivables on Public Sector Entities       315       -       -       -       315         14       Receivables on Multilateral Development Banks and International Institutions       -       -       -       315       -       -       -       315       -       -       -       315       -       -       -       315       -       -       -       315       -       -       -       315       -       -       -       315       -       -       -       48,183       -       -       -       48,183       -       -       -       48,183       -       -       -       2,000       -       -       2,000       -       -       -       2,000       -       -       -       2,000       -       -       -       2,000       -       -       -       2,000 </td <td>9</td> <td>Receivables on Corporate</td> <td>70,029,020</td> <td>1,729,218</td> <td>-</td> <td>-</td> <td>-</td> <td>68,299,802</td>	9	Receivables on Corporate	70,029,020	1,729,218	-	-	-	68,299,802
11       Other Assets       6,352,182       .	10	Past Due Receivables	2,954,160	-	-	-	-	2,954,160
Total Exposure on Balance Sheet151,538,3482,000,742149,537,606BCommitments/Contingencies Exposure for Off Balance Sheet Transactions <td>11</td> <td>Other Assets</td> <td>6,352,182</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>6,352,182</td>	11	Other Assets	6,352,182	-	-	-	-	6,352,182
B       Commitments / Contingencies Exposure for Off Balance Sheet Transactions       -		Total Exposure on Balance Sheet	151,538,348	2,000,742	-	-	-	149,537,606
B       Commitments/Contingencies Exposure for Off Balance Sheet Transactions       -								
1       Receivables on Sovereigns       -       -       -       -       -         2       Receivables on Public Sector Entities       315       -       -       -       315         3       Receivables on Banks       -       -       -       -       315         3       Receivables on Multilateral Development Banks and International Institutions       48,183       -       -       -       48,183         5       Loans Secured by Residential Property       484       -       -       -       48,183         6       Loan Secured by Commercial Real Estate       2,000       -       -       -       484         6       Loan Secured by Commercial Real Estate       2,000       -       -       -       2,000       -       -       -       2,000       -       -       -       2,000       -       -       -       2,000       -       -       -       2,000       -       -       -       2,000       -       -       -       3,341,432       81,721       -       -       -       3,359,711         10       Past Due Receivables       Activables on Sovereigns       1,179,306       -       -       -       4,295,412	В	Commitments /Contingencies Exposure for Off Balance Sheet Transactions						
2       Receivables on Public Sector Entities       315       -       -       -       315         3       Receivables on Multilateral Development Banks and International Institutions       -	1	Receivables on Sovereigns	-	-	-	-	-	-
3       Receivables on Multilateral Development Banks and International Institutions       -       -       -       -       -       48,183         4       Receivables on Banks       48,183       -       -       -       48,183         5       Loans Secured by Residential Property       484       -       -       484         6       Loan Secured by Commercial Real Estate       2,000       -       -       -       2,000         7       Employee/Pensioner Loans       -       -       -       -       2,000       -       -       -       2,000       -       -       -       2,000       -       -       -       2,000       -       -       -       2,000       -       -       -       2,000       -       -       -       2,000       -       -       -       2,000       -       -       -       2,000       -       -       -       2,000       -       -       -       3,387,711       -	2	Receivables on Public Sector Entities	315	-	-	-	-	315
4       Receivables on Banks       48,183       -       -       -       48,183         5       Loans Secured by Residential Property       484       -       -       -       484         6       Loan Secured by Commercial Real Estate       2,000       -       -       2,000         7       Employee/Pensioner Loans       -       -       -       2,000         8       Receivables on Micro, Small Business & Retail Portfolio       905,544       20,825       -       -       884,719         9       Receivables on Corporate       3,441,432       81,721       -       -       -       3,359,711         10       Past Due Receivables       -	3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
5       Loans Secured by Residential Property       484       -       -       -       484         6       Loan Secured by Commercial Real Estate       2,000       -       -       -       2,000         7       Employee/Pensioner Loans       -       -       -       -       2,000         7       Employee/Pensioner Loans       -       -       -       -       2,000         8       Receivables on Micro, Small Business & Retail Portfolio       905,544       20,825       -       -       3,359,711         9       Receivables on Corporate       3,441,432       81,721       -       -       3,359,711         10       Past Due Receivables       -       -       -       -       -       4,295,412         C       Exposure on Counterparty Credit Risk       -       -       -       -       4,295,412         1       Receivables on Sovereigns       1,179,306       -       -       -       -       200         2       Receivables on Public Sector Entities       200       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -	4	Receivables on Banks	48,183	-	-	-	-	48,183
6       Loan Secured by Commercial Real Estate       2,000       -       -       -       2,000         7       Employee/Pensioner Loans       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       2,000       - </td <td>5</td> <td>Loans Secured by Residential Property</td> <td>484</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>484</td>	5	Loans Secured by Residential Property	484	-	-	-	-	484
7       Employee/Pensioner Loans       -       -       -       -       -         8       Receivables on Micro, Small Business & Retail Portfolio       905,544       20,825       -       -       884,719         9       Receivables on Corporate       3,441,432       81,721       -       -       3,359,711         10       Past Due Receivables       - <t< td=""><td>6</td><td>Loan Secured by Commercial Real Estate</td><td>2.000</td><td>-</td><td>-</td><td>-</td><td>-</td><td>2.000</td></t<>	6	Loan Secured by Commercial Real Estate	2.000	-	-	-	-	2.000
8       Receivables on Micro, Small Business & Retail Portfolio       905,544       20,825       -       -       884,719         9       Receivables on Corporate       3,441,432       81,721       -       -       3,359,711         10       Past Due Receivables       -       -       -       -       -       -       -       3,359,711         10       Past Due Receivables       -	7	Employee/Pensioner Loans	-,	-	-	-	-	-,
9Receivables on Corporate3,441,43281,7213,359,71110Past Due Receivables<	8	Receivables on Micro, Small Business & Retail Portfolio	905,544	20.825	-	-	-	884.719
10       Past Due Receivables       -       -       -       -       -       -       -       -       -       -       4,295,412         10       Receivables on Counterparty Credit Risk       -       -       -       4,295,412       -       4,295,412         1       Receivables on Sovereigns       1,179,306       -       -       -       1,179,306         2       Receivables on Sovereigns       1,179,306       -       -       -       1,179,306         3       Receivables on Sovereigns       200       -       -       -       200         3       Receivables on Multilateral Development Banks and International Institutions       -       -       -       200       -       -       -       200       -       -       -       200       -       -       -       200       -       -       -       200       -       -       200       -       -       -       200       -       -       -       200       -       -       -       200       -       -       -       200       -       -       -       200       -       -       204,283       -       -       -       294,283       -       - <td>9</td> <td>Receivables on Corporate</td> <td>3,441,432</td> <td>81,721</td> <td>-</td> <td>-</td> <td>-</td> <td>3.359.711</td>	9	Receivables on Corporate	3,441,432	81,721	-	-	-	3.359.711
Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions       4,397,958       102,546       -       -       4,295,412         C       Exposure on Counterparty Credit Risk       -       -       -       1,179,306         1       Receivables on Sovereigns       1,179,306       -       -       1,179,306         2       Receivables on Public Sector Entities       200       -       -       200         3       Receivables on Multilateral Development Banks and International Institutions       -       -       -       200         4       Receivables on Banks       294,283       -       -       -       294,283         5       Receivables on Micro, Small Business & Retail Portfolio       43,537       -       -       -       43,537         6       Receivables on Corporate       163,843       -       -       -       1153,843         6       Receivables on Corporate       1,671,169       -       -       -       1,671,169	10	Past Due Receivables			-	-	-	-,,
C       Exposure on Counterparty Credit Risk         1       Receivables on Sovereigns       1,179,306         2       Receivables on Public Sector Entities       200         3       Receivables on Multilateral Development Banks and International Institutions       -       -         4       Receivables on Multilateral Development Banks and International Institutions       -       -       -         5       Receivables on Multilateral Development Banks and International Institutions       -       -       -       200         4       Receivables on Banks       294,283       -       -       -       294,283         5       Receivables on Micro, Small Business & Retail Portfolio       43,537       -       -       43,537         6       Receivables on Corporate       153,843       -       -       1,671,169         7       Total Counterparty Credit Risk Exposures       1,671,169       -       -       1,671,169		Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions	4.397.958	102,546	-	-	-	4.295.412
C       Exposure on Counterparty Credit Risk       Image: Constraint of the constraint of		, <mark>.</mark> .		-				
1       Receivables on Sovereigns       1,179,306       -       -       1,179,306         2       Receivables on Public Sector Entities       200       -       -       200         3       Receivables on Multilateral Development Banks and International Institutions       -       -       -       200         4       Receivables on Multilateral Development Banks and International Institutions       -       -       -       200       -       -       200       -       -       200       -       -       200       -       -       200       -       -       200       -       -       200       -       -       200       -       -       200       -       -       200       -       -       200       -       -       200       -       -       200       -       -       200       -       -       200       -       -       200       -       -       204,283       -       -       -       204,283       -       -       204,283       -       -       43,537       -       -       43,537       -       -       153,843       -       -       1,671,169       1,671,169       1,671,169       1,671,169       1,671,169       1,671	с	Exposure on Counterparty Credit Risk						
2       Receivables on Public Sector Entities       200       -       -       200         3       Receivables on Multilateral Development Banks and International Institutions       -       -       -       200         4       Receivables on Multilateral Development Banks and International Institutions       -       -       -       200         5       Receivables on Banks       294,283       -       -       -       294,283         5       Receivables on Micro, Small Business & Retail Portfolio       43,537       -       -       43,537         6       Receivables on Corporate       153,843       -       -       -       153,843         6       Total Counterparty Credit Risk Exposures       1,671,169       -       -       1,671,169	1	Receivables on Sovereigns	1 179 306	-				1 179 306
3       Receivables on Multilateral Development Banks and International Institutions       -       294,283       -       -       -       294,283       -       -       -       294,283       -       -       -       294,283       -       -       4       294,283       -       -       43,537       -       -       -       43,537       -       -       43,537       -       -       43,537       -       -       153,843       -       -       153,843       -       -       153,843       -       -       1,671,169	2	Receivables on Public Sector Entities	200	-				2,215,500
4       Receivables on Banks       294,283       -       -       294,283         5       Receivables on Micro, Small Business & Retail Portfolio       43,537       -       -       43,537         6       Receivables on Corporate       153,843       -       -       153,843       -       153,843         7       Total Counterparty Credit Risk Exposures       1,671,169       -       -       1,671,169       1,671,169	â	Receivables on Multilateral Development Banks and International Institutions	200					200
5     Receivables on Micro, Small Business & Retail Portfolio     43,537     -     -     43,537       6     Receivables on Corporate     153,843     -     -     153,843       Total Counterparty Credit Risk Exposures     1,671,169     -     -     1,671,169	4	Receivables on Banks	294 283					294.283
6     Receivables on Corporate     153,843     -     -     153,843       Total Counterparty Credit Risk Exposures     1,671,169     -     -     1,671,169	5	Receivables on Micro. Small Business & Retail Portfolio	43 537					43 537
Total Counterparty Credit Risk Exposures     157,673     -     -     -     157,673       Total Counterparty Credit Risk Exposures     1,671,169     -     -     1,671,169	6	Receivables on Corporate	153,942					152 942
	0	Total Counterparty Credit Birk Experiment	1 671 169	-	-	-	-	100,040
Tetel/ALPLC 1ET COT ATE 2 102 299		Total counterparty credit hisk exposures	1,071,105	-	-	-	-	1,0/1,105
10(u)(ATDTC) 15/,507,475 2,105,206 155,504,187		Total (A+B+C)	157,607,475	2,103,288	-	-	-	155,504.187



No.	Portfolio Category	Net Receivables		Exposure whic	h is Secured by		Unsecured Exposure
		Nethecelvables	Colloateral	Guarantee	Credit Insurance	Others	Unsecured Exposure
(1)	(2)	(9)	(10)	(11)	(12)	(13)	(14) = (9)-[(10)+(11)+(12)+(13)]
Α	Exposure on Balance Sheet						
1	Receivables on Sovereigns	27,625,661	-	-	-	-	27,625,661
2	Receivables on Public Sector Entities	638,894	-	-	-	-	638,894
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	3,229,002	5,448	-	-	-	3,223,554
5	Loans Secured by Residential Property	3,922,182	-	-	-	-	3,922,182
6	Loan Secured by Commercial Real Estate	1,316,506	136,373	-	-	-	1,180,133
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	30,959,248	77,236	-	-	-	30,882,012
9	Receivables on Corporate	68,746,909	1,599,653	-	-	-	67,147,256
10	Past Due Receivables	2,494,449	989	-	-	-	2,493,460
11	Other Assets	8,010,283	-	-	-	-	8,010,283
	Total Exposure on Balance Sheet	146,943,134	1,819,699	-	-	-	145,123,435
В	Commitments /Contingencies Exposure for Off Balance Sheet Transactions						
1	Receivables on Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	-	-	-	-	-	-
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	7,165	-	-	-	-	7,165
5	Loans Secured by Residential Property	47	-	-	-	-	47
6	Loan Secured by Commercial Real Estate	-	-	-	-	-	-
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	859,099	21,181	-	-	-	837,918
9	Receivables on Corporate	3,067,370	77,565	-	-	-	2,989,805
10	Past Due Receivables	-	-	-	-	-	-
	Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions	3,933,681	98,746	-	-	-	3,834,935
1							1
C	Exposure on Counterparty Credit Risk						
1	Receivables on Sovereigns						
2	Receivables on Public Sector Entities						
3	Receivables on Multilateral Development Banks and International Institutions						
4	Receivables on Banks	386 651					386 651
5	Receivables on Micro, Small Business & Retail Portfolio	25 228					25 228
6	Receivables on Cornorate	38 999					38 999
Ŭ	Total Counternarty Credit Risk Evocures	450,878					450.878
	Total counterparty of eart hisk Exposures	430,070					430,070
	Total (A+R+C)	151,327,692	1,918,445				149 409 248
	iotal (hibit)	131,32,13033	1,510,445	-	-	-	143,403,240



## 10.2 Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Consolidated

				Ju	ine 30,2019		
No.	Portfolio Category	Net Descionables		Exposure which	h is Secured by		University of Free August
		Net Receivables	Colloateral	Guarantee	Credit Insurance	Others	Unsecured Exposure
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
Α	Exposure on Balance Sheet						
1	Receivables on Sovereigns	27,834,348	-	-	-	-	27,834,348
2	Receivables on Public Sector Entities	1,928,036	-	-	-	-	1,928,036
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	4,716,830	7,102	-	-	-	4,709,728
5	Loans Secured by Residential Property	5,938,977	-	-	-	-	5,938,977
6	Loan Secured by Commercial Real Estate	1,500,900	193,778	-	-	-	1,307,122
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	60,540,096	70,644	-	-	-	60,469,452
9	Receivables on Corporate	69,634,212	1,729,218	-	-	-	67,904,994
10	Past Due Receivables	3,472,181	-	-	-	-	3,472,181
11	Other Assets	7,700,745	-	-	-	-	7,700,745
	Total Exposure on Balance Sheet	183,266,325	2,000,742	-	-	-	181,265,583
в	Commitments /Contingencies Exposure for Off Balance Sheet Transactions						
1	Receivables on Sovereigns	-	-	-	-	-	-
2	Receivables on Public Sector Entities	315	-	-	-	-	315
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	48,183	-	-	-	-	48,183
5	Loans Secured by Residential Property	484	-	-	-	-	484
6	Loan Secured by Commercial Real Estate	2,000	-	-	-	-	2,000
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	905,544	20,825	-	-	-	884,719
9	Receivables on Corporate	3,441,431	81,721	-	-	-	3,359,710
10	Past Due Receivables	-	-	-	-	-	-
	Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions	4,397,957	102,546	-	-	-	4,295,411
, )							[
с	Exposure on Counterparty Credit Risk						
1	Receivables on Sovereigns	1,179,306	-	-	-		1,179,306
2	Receivables on Public Sector Entities	200	-	-	-	-	200
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	606,965	-	-	-	-	606.965
5	Receivables on Micro, Small Business & Retail Portfolio	43,537	-	-	-	-	43,537
6	Receivables on Corporate	153,843	-	-	-	-	153.843
	Total Counterparty Credit Risk Exposures	1,983,851	-	-	-	-	1,983,851
	. ,						
<b>·</b>	Total (A+B+C)	189,648,133	2,103,288	-	-	-	187,544,845



No.	Portfolio Category	Net Receivables		Exposure which	h is Secured by		Unsecured Exposure	
		Nethecelvables	Colloateral	Guarantee	Credit Insurance	Others	Unsecured Exposure	
(1)	(2)	(9)	(10)	(11)	(12)	(13)	(14) = (9)-[(10)+(11)+(12)+(13)]	
Α	Exposure on Balance Sheet							
1	Receivables on Sovereigns	27,626,250	-	-	-	-	27,626,250	
2	Receivables on Public Sector Entities	639,309	-	-	-	-	639,309	
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	
4	Receivables on Banks	3,452,695	5,448	-	-	-	3,447,247	
5	Loans Secured by Residential Property	3,924,634	-	-	-	-	3,924,634	
6	Loan Secured by Commercial Real Estate	1,316,506	136,373	-	-	-	1,180,133	
7	Employee/Pensioner Loans	-	-	-	-	-	-	
8	Receivables on Micro, Small Business & Retail Portfolio	58,182,350	77,236	-	-	-	58,105,114	
9	Receivables on Corporate	68,071,132	1,599,653	-	-	-	66,471,479	
10	Past Due Receivables	2,952,692	989	-	-	-	2,951,703	
11	Other Assets	8,950,519	-	-	-	-	8,950,519	
	Total Exposure on Balance Sheet	175,116,087	1,819,699	-	-	-	173,296,388	
В	Commitments /Contingencies Exposure for Off Balance Sheet Transactions							
1	Receivables on Sovereigns	-	-	-	-	-	-	
2	Receivables on Public Sector Entities	-	-	-	-	-	-	
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	
4	Receivables on Banks	7,165	-	-	-	-	7,165	
5	Loans Secured by Residential Property	47	-	-	-	-	47	
6	Loan Secured by Commercial Real Estate	-	-	-	-	-	-	
7	Employee/Pensioner Loans	-	-	-	-	-	-	
8	Receivables on Micro, Small Business & Retail Portfolio	859,099	21,181	-	-	-	837,918	
9	Receivables on Corporate	3.067,370	77,565	-	-	-	2,989,805	
10	Past Due Receivables	-	-	-	-	-	-	
	Total Commitment/Contingencies Exposure for Off Balance Sheet Transactions	3,933,681	98,746	-	-	-	3,834,935	
c	Exposure on Counterparty Credit Risk							
1	Receivables on Sovereigns		_	-	_	-	-	
2	Receivables on Public Sector Entities							
2	Receivables on Multilateral Development Banks and International Institutions		-			-	-	
4	Receivables on Packs	1 002 942	-				1 002 942	
5	Receivables on Micro Small Rusiness & Retail Portfolio	25 220	-	-	-	-	1,005,045	
6	Receivables on Corporate	20,220	-	-	-	-	25,220	
0	Total Counterparty Credit Pick Experience	1 069 070	-	-	-	-	1 058 070	
	Total Counterparty credit Risk Exposures	1,000,070	-	-	-	-	1,008,070	
	Total (A+B+C)	180 117 929	1 919 445				178 199 292	
	local (Arbre)	100,117,000	1,510,445	-	-	-	110,133,333	



# **11.** Disclosure of Securitization Transactions

Bank Danamon does not have Securitization Exposures in June 2019 and June 2018.



13.1. Calculation of the Standardized Approach of Credit Risk Weighted Assets - Bank Stand Alone

#### a. Disclosure of Asset Exposures in the Balance Sheet

	(K) IIIII00)										
			Julie 30, 2019			Julie 50, 2018					
No.	Portfolio Category	Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)				
1	Receivables on Sovereigns	27,833,873	-	-	27,625,661	-	-				
2	Receivables on Public Sector Entities	1,927,723	897,452	897,452	638,894	247,541	247,541				
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-				
4	Receivables on Banks	4,670,603	1,485,117	1,481,566	3,229,002	1,001,538	998,814				
5	Loans Secured by Residential Property	5,935,988	1,708,865	1,708,865	3,922,182	1,372,764	1,372,764				
6	Loan Secured by Commercial Real Estate	1,500,900	1,500,900	1,307,121	1,316,506	1,316,506	1,180,134				
7	Employee/Pensioner Loans	-	-	-	-	-	-				
8	Receivables on Micro, Small Business & Retail Portfolio	30,333,899	22,750,424	22,697,441	30,959,248	23,219,436	23,161,508				
9	Receivables on Corporate	70,029,020	68,282,904	66,553,686	68,746,909	66,910,735	65,311,083				
10	Past Due Receivables	2,954,160	4,330,900	4,330,900	2,494,449	3,690,743	3,689,259				
11	Other Assets	6,352,182	-	4,838,365	8,010,283	-	5,535,339				
TOTA	L	151,538,348	100,956,562	103,815,396	146,943,134	97,759,263	101,496,442				

#### b. Disclosure of Commitments/Contingencies Exposure for Off Balance Sheet Transactions

							(Rp million)	
			June 30, 2019		June 30, 2018			
No.	Portfolio Category	Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1 2 3	Receivables on Sovereigns Receivables on Public Sector Entities Receivables on Multilateral Development Banks and International Institutions	- 315 -	- 158 -	- 158 -	- - 	- - -	- - -	
1	Lease Secured by Residential Preparty	40,103	9,037	5,037	7,105	1,433	1,433	
6	Loan's Secured by Residential Property Loan Secured by Commercial Real Estate Employee/Pensioner Loans	2,000	2,000	2,000	-	-	-	
8	Receivables on Micro, Small Business & Retail Portfolio	905,544	679,158	663,539	859,099	644,324	628,438	
9	Receivables on Corporate	3,441,432	3,441,432	3,359,712	3,067,370	3,067,370	2,989,805	
10	Past Due Receivables	-	-	-	-	-	-	
TOTA	L	4,397,958	4,132,483	4,035,144	3,933,681	3,713,143	3,619,692	



#### c. Disclosure of Exposures causing Counterparty Credit Risk

							(Rp million)		
			June 30, 2019	_		June 30, 2018			
No.	Portfolio Category	Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
1 2 3 4 5 6 7	Receivables on Sovereigns Receivables on Public Sector Entities Receivables on Multilateral Development Banks and International Institutions Receivables on Banks Receivables on Micro, Small Business & Retail Portfolio Receivables on Corporate Weighted Exposure from Credit Valuation Adjustment (CVA)	1,179,306 200 - 294,283 43,537 153,843	- 100 - 111,077 32,653 153,843	- 100 - 111,077 32,653 153,843 57,171	- - - - - - - - - - - - - - - - - - -	153,487 18,921 38,999	153,487 18,921 38,999 30,193		
TOTA	Ĺ	1,671,169	297,673	354,844	450,878	211,407	241,600		

# d. Disclosure of Exposures causing Credit Risk due to Settlement Risk

There is no exposure that cause Credit Risk due to Settlement Risk in June 2019 and June 2018.

# e. Disclosure of Securitization Exposures

There is no exposure of Securitization in June 2019 and June 2018.

#### f. Disclosure of Total Credit Risks Measurement

		(Rp million)
	June 30, 2019	June 30, 2018
TOTAL CREDIT RISK RWA TOTAL CAPITAL DEDUCTION FACTOR	108,205,384	105,357,734 -



#### 13.2. Calculation of the Standardized Approach of Credit Risk Weighted Assets - Consolidated

#### a. Disclosure of Asset Exposures in the Balance Sheet

							(Rp million)
			June 30, 2019			June 30, 2018	
No.	Portfolio Category	Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1 2	Receivables on Sovereigns Receivables on Public Sector Entities	27,834,348 1,928,036	- 897,609	- 897,609	27,626,250 639,309	- 247,749	- 247,749
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	4,716,830	1,494,363	1,490,812	3,452,695	1,046,276	1,043,553
5	Loans Secured by Residential Property	5,938,977	1,709,477	1,709,477	3,924,634	1,373,622	1,373,622
6	Loan Secured by Commercial Real Estate	1,500,900	1,500,900	1,307,121	1,316,506	1,316,506	1,180,134
7	Employee/Pensioner Loans	-	-	-	-	-	-
8	Receivables on Micro, Small Business & Retail Portfolio	60,540,096	45,405,072	45,352,088	58,182,350	43,636,763	43,578,835
9	Receivables on Corporate	69,634,212	67,942,723	66,213,505	68,071,132	66,288,312	64,688,660
10	Past Due Receivables	3,472,181	5,107,932	5,107,932	2,952,692	4,378,030	4,376,546
11	Other Assets	7,700,745	-	5,879,838	8,950,519	-	6,159,484
TOTA	L	183,266,325	124,058,076	127,958,382	175,116,087	118,287,258	122,648,583

#### b. Disclosure of Commitments/Contingencies Exposure for Off Balance Sheet Transactions

			June 30, 2019			June 30, 2018	-					
No.	Portfolio Category	Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)					
1	Receivables on Sovereigns	-	-	-	-	-	-					
2	Receivables on Public Sector Entities	315	158	158	-	-	-					
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-					
4	Receivables on Banks	48,183	9,637	9,637	7,165	1,433	1,433					
5	Loans Secured by Residential Property	484	98	98	47	16	16					
6	Loan Secured by Commercial Real Estate	2,000	2,000	2,000	-	-	-					
7	Employee/Pensioner Loans	-	-	-	-	-	-					
8	Receivables on Micro, Small Business & Retail Portfolio	905,544	679,158	663,539	859,099	644,324	628,438					
9	Receivables on Corporate	3,441,432	3,441,432	3,359,712	3,067,370	3,067,370	2,989,805					
10	Past Due Receivables	-	-	-	-	-	-					
TOTA	L	4,397,958	4,132,483	4,035,144	3,933,681	3,713,143	3,619,692					

(Rn million)



#### c. Disclosure of Exposures causing Counterparty Credit Risk

							(Rp million)	
			June 30, 2019			June 30, 2018		
No.	Portfolio Category	Net Receivables	RWA before CRM	RWA after CRM	Net Receivables	RWA before CRM	RWA after CRM	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1 2 3 4 5 6 7	Receivables on Sovereigns Receivables on Public Sector Entities Receivables on Multilateral Development Banks and International Institutions Receivables on Banks Receivables on Micro, Small Business & Retail Portfolio Receivables on Corporate Weighted Exposure from Credit Valuation Adjustment (CVA)	1,179,306 200 - 606,965 43,537 153,843	- 100 - 267,418 32,653 153,843	- 100 - 267,418 32,653 153,843 213,121	- - 1,003,843 25,228 38,999	- - 462,082 18,921 38,999	462,082 18,921 38,999 30,193	
TOTA	Ĺ	1,983,851	454,014	667,135	1,068,070	520,002	550,195	

## d. Disclosure of Exposures causing Credit Risk due to Settlement Risk

There is no exposure that cause Credit Risk due to Settlement Risk in June 2019 and June 2018.

# e. Disclosure of Securitization Exposures

There is no exposure of Securitization in June 2019 and June 2018.

#### f. Disclosure of total Credit Measurement

		(Rp million)
	June 30, 2019	June 30, 2018
TOTAL CREDIT RISK RWA TOTAL CAPITAL DEDUCTION FACTOR	132,660,661	126,818,470 -



#### II. MARKET RISK

## 1. Disclosure of Market Risks by Using Standardized Approach

101	- $-$	 101	-
		 101	

			June 30, 2019				June 30	0, 2018	
No.	Type of Risk	Bank		Consolidated		Bank		Consolidated	
		Capital Charge	RWA	Capital Charge	RWA	Capital Charge	RWA	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Interest Rate Risk								
	a. Specific Risk	771	9,639	771	9,640	-	-	-	-
	b. General Risk	21,917	273,962	21,947	274,343	16,936	211,700	16,936	211,700
2	Foreign Exchange Risk	45,712	571,395	45,761	572,017	34,007	425,091	34,054	425,675
3	Equity Risk			-	-			-	-
4	Commodity Risk			-	-			-	-
5	Option Risk	-	-	-	-	-	-	-	-
	Option Risk								
	Total	68,400	854,996	68,480	856,000	50,943	636,791	50,990	637,375

# 2.a. Disclosure of Interest Rate Risk in Banking Book (IRRBB) Exposures - Bank Stand Alone

# Calculation of IRRB in Rupiah Currency

In Million Rupiah	ΔΕVΕ	ΔΝΙΙ
Period	June 30, 2019	June 30, 2019
Parallel Up	(1,348,403)	(401,218)
Parallel Down	1,588,248	(396,195)
Steepener	(36,970)	
Flattener	(290,749)	
Short Rate Up	(827,371)	
Short Rate Down	921,508	
Maximum Negative Value (Absolute)	1,348,403	401,218
Tier 1 of Capital (for $\Delta$ EVE) or Projected Income (for $\Delta$ NII)	28,536,606	8,104,326
Maximum Value divided by Tier 1 of Capital (for $\Delta$ EVE) or Projected Income (for $\Delta$ NII)	4.73%	4.95%



#### Calculation of IRRB in USD Currency

In Million Rupiah	ΔΕVΕ	ΔΝΙΙ
Period	June 30, 2019	June 30, 2019
Parallel Up	(73,556)	203,640
Parallel Down	63,911	(102,082)
Steepener	22,902	
Flattener	(28,533)	
Short Rate Up	(55,865)	
Short Rate Down	47,131	
Maximum Negative Value (Absolute)	73,556	102,082
Tier 1 of Capital (for $\Delta$ EVE) or Projected Income (for $\Delta$ NII)	28,536,606	8,104,326
Maximum Value divided by Tier 1 of Capital (for $\Delta$ EVE) or Projected Income (for $\Delta$ NII)	0.26%	1.26%

**Note:** Calculation of IRRBB with  $\Delta$ EVE dan  $\Delta$ NII method based on new SE OJK applied for the position of end of June 2019.

## ANALISIS

# 1. IRRBB Definition

Interest Rate Risk in Banking Book (IRRBB) refers to the current or prospective risk to the Bank's capital and earnings arising from adverse movements in interest rates that affect the Bank's Banking Book positions.

Included in the IRRBB exposure are any instruments or positions that are sensitive to interest rates but are not included in the Trading Book. In this case, including financial instruments or assets which are recorded as Available-for-Sale (AFS) and as Held-to-Maturity (HTM).

# 2. Risk Management Strategy and Risk Mitigation for IRRBB

IRRBB is managed for each exposure in a particular currency with material (major) exposures, ie those accounting for minimum 5% of either Banking Book assets or liabilities. The major currencies must be actively managed by Treasury and monitored by Risk Management independently.

In relation to the above, BOD delegates the authority to Assets & Liabilities Committee (ALCO) to monitor and review the structure and trends of the balance sheet in terms of, inter alia, interest rate risk, including interest rate risk in Banking Book (IRRBB). Accordingly, ALCO should conduct regular meeting, including agenda related to IRRBB.

In general, ALCO management of IRRBB is supported by the Treasury & Capital Market (TCM) Division and the Market & Liquidity Risk (MLR) Unit.

TCM has an active role in managing the IRRBB exposure within the limits and parameters approved by ALCO, including managing the gap risk, repricing risk, and other risks associated with the IRRBB, as well as performing on necessary interest rate hedge. The management is performed based on the decisions and mandates given by ALCO as a senior management committee which is the apex body entrusted for interest rate risk management and as the owner of the IRRBB limit.



MLR is an independent function within the Bank that is responsible for managing market and liquidity risk. The responsibility of the MLR in relation to the management of the IRRBB includes:

- Identifying, measuring, monitoring, and reporting the risk exposure in accordance with regulations, methods and policies related to IRRBB.
- Developing and reviewing related policies, guidelines, methods and procedures in managing IRRBB.
- Reviewing the limits associated with IRRBB in reguler basis to ensure they remain adequately set.

# 3. Periodization of IRRBB Calculations and Measurements Used to Measure Sensitivity to IRRBB

Internally, Bank measures and monitor IRRBB exposures through  $\Delta$ EVE and  $\Delta$ NII method on a monthly basis.

# 4. Interest Rate Shock Scenario and Stress Scenario Being Used

IRRBB exposure measurement through  $\Delta$ EVE is conducted based on 6 (six) interest rate shock scenarios as follow:

- parallel shock up;
- parallel shock down;
- steepener shock with combination of short rates down and long rates up;
- flattener shock with combinantion of short rates up and long rates down;
- short rates shock up; and
- short rates shock down.

IRRBB exposure measurement through  $\Delta$ NII is conducted based on 2 (two) interest rate shock scenarios as follow:

- parallel shock up;
- parallel shock down;

The amount of interest rate shock used by the Bank in calculating  $\Delta$ EVE and  $\Delta$ NII follows the scenario set by OJK, which is as follows:

(in bps)	IDR	USD
Parallel	400	200
Short	500	300
Long	350	150

# 5. Modeling Assumptions that Are Different from the Standardize Approach

For the purpose of IRRBB disclosure, the Bank uses the standardize approach as stipulated in the OJK Circular Letter.

As a complement in managing interest rate risk, the Bank also applies the same parameters but has different coverage, which includes all components of the Bank's balance sheet, both in the Banking Book and in the Trading Book.

This is done with the consideration that the Bank wants to monitor interest rate risk as a whole.

In managing interest rate risk as a whole, the Bank uses an interest rate shock scenario that differs from the standard approach, which only uses a parallel shock scenario with a range of interest rates of 100 - 600 bps.



# 6. Heging of IRRBB and Related Accounting Treatment

In the event that an activity uses hedge accounting, the activity is taken into account in the measurement of IRRBB.

As of the June 2019 report, Bank's subsidiary has hedge accounting activity which are included in the scope of the consolidated IRRBB calculation.

# 7. Main Modelling Assumptions and Parametrics Used in $\Delta\text{EVE}$ and $\Delta\text{NII}$ Calculation

- a. In calculating cash flows and discounts on the EVE calculation, the Bank does not include commercial margin components and other spread components. EVE calculation will be notional cash flow multiplied by the base rate when the transaction was performed, then discounted with the risk-free rate at the reporting date;
- b. Determination of repricing maturities for NMD is conducted based on a behavioral analysis of NMD using sufficient historical data. The behavioral analysis produces core and non-core portions. The core portion is assumed to have longer repricing maturities while the non-core portion is assumed to have shorter repricing maturities.
- c. The methodology used to estimate loan prepayment rate and TD early withdrawal rates is the maximum value of prepayment rates and early withdrawal rates based on historical data.
- d. At present there are no other assumptions that have a material impact on  $\Delta$ EVE and  $\Delta$ NII that were excluded from the calculation.
- e. The method of aggregation between currencies is as follows:
  - For the purpose of measurement on a consolidated basis, the calculation is performed by combining the results of ΔEVE and ΔNII value of each entity based on the same interest rate scenario category and the same currency type.
  - For the purpose of measurement in aggregation between significant currencies, the calculation is performed by summing up the worst ΔEVE and ΔNII for each type of significant currencies.

# **Quantitative Analysis**

1. Average repricing maturity for NMD as of end of June 2019 is as follow:

IDR	USD	
269 days	65 days	

2. Maximum repricing maturity for NMD as of end of June 2019 is as follow:

IDR	USD
1 year	3 months



2.b. Disclosure of Interest Rate Risk in Banking Book (IRRBB) Exposures - Consolidated

## Calculation Report of IRRBB in Rupiah Currency

In Million Rupiah	ΔΕVΕ	ΔΝΙΙ
Period	June 30,2019	June 30,2019
Parallel Up	(1,589,909)	(382,241)
Parallel Down	1,848,101	(416,315)
Steepener	80,035	
Flattener	(453,177)	
Short Rate Up	(1,061,995)	
Short Rate Down	1,176,554	
Maximum Negative Value (Absolute)	1,589,909	416,315
Tier 1 of Capital (for $\Delta$ EVE) or Projected Income (for $\Delta$ NII)	35,290,761	16,894,167
Maximum Value divided by Tier 1 of Capital (for $\Delta$ EVE) or Projected Income (for $\Delta$ NII)	4.51%	2.46%

#### Calculation Report of IRRBB in Rupiah USD Currency

In Million Rupiah	ΔΕVΕ	ΔΝΙΙ
Period	June 30,2019	June 30,2019
Parallel Up	(73,556)	203,640
Parallel Down	63,911	(102,082)
Steepener	22,902	
Flattener	(28,533)	
Short Rate Up	(55,865)	
Short Rate Down	47,131	
Maximum Negative Value (Absolute)	73,556	102,082
Tier 1 of Capital (for $\Delta$ EVE) or Projected Income (for $\Delta$ NII)	35,290,761	16,894,167
Maximum Value divided by Tier 1 of Capital (for $\Delta$ EVE) or Projected Income (for $\Delta$ NII)	0.21%	0.60%

**Note:** Calculation of IRRBB with  $\Delta$ EVE dan  $\Delta$ NII method based on new SE OJK applied for the position of end of June 2019.

# ANALISIS 1. IRRBB Definition Interest Rate Risk in Banking Book (IRRBB) refers to the current or prospective risk to the Bank's capital and earnings arising from adverse movements in interest rates that affect the Bank's Banking Book positions. Included in the IRRBB exposure are any instruments or positions that are sensitive to interest rates but are not included in the Trading Book. In this case,



including financial instruments or assets which are recorded as Available-for-Sale (AFS) and as Held-to-Maturity (HTM).

# 2. Risk Management Strategy and Risk Mitigation for IRRBB

IRRBB is managed for each exposure in a particular currency with material (major) exposures, ie those accounting for minimum 5% of either Banking Book assets or liabilities. The major currencies must be actively managed by Treasury and monitored by Risk Management independently.

In relation to the above, BOD delegates the authority to Assets & Liabilities Committee (ALCO) to monitor and review the structure and trends of the balance sheet in terms of, inter alia, interest rate risk, including interest rate risk in Banking Book (IRRBB). Accordingly, ALCO should conduct regular meeting, including agenda related to IRRBB.

In general, ALCO management of IRRBB is supported by the Treasury & Capital Market (TCM) Division and the Market & Liquidity Risk (MLR) Unit.

TCM has an active role in managing the IRRBB exposure within the limits and parameters approved by ALCO, including managing the gap risk, repricing risk, and other risks associated with the IRRBB, as well as performing on necessary interest rate hedge. The management is performed based on the decisions and mandates given by ALCO as a senior management committee which is the apex body entrusted for interest rate risk management and as the owner of the IRRBB limit.

MLR is an independent function within the Bank that is responsible for managing market and liquidity risk. The responsibility of the MLR in relation to the management of the IRRBB includes:

- Identifying, measuring, monitoring, and reporting the risk exposure in accordance with regulations, methods and policies related to IRRBB.
- Developing and reviewing related policies, guidelines, methods and procedures in managing IRRBB.
- Reviewing the limits associated with IRRBB in reguler basis to ensure they remain adequately set.

# 3. Periodization of IRRBB Calculations and Measurements Used to Measure Sensitivity to IRRBB

Internally, Bank measures and monitor IRRBB exposures through  $\Delta$ EVE and  $\Delta$ NII method on a monthly basis.

# 4. Interest Rate Shock Scenario and Stress Scenario Being Used

IRRBB exposure measurement through  $\Delta$ EVE is conducted based on 6 (six) interest rate shock scenarios as follow:

- parallel shock up;
- parallel shock down;
- steepener shock with combination of short rates down and long rates up;
- flattener shock with combinantion of short rates up and long rates down;
- short rates shock up; and
- short rates shock down.

IRRBB exposure measurement through  $\Delta$ NII is conducted based on 2 (two) interest rate shock scenarios as follow:

- parallel shock up;
- parallel shock down;

The amount of interest rate shock used by the Bank in calculating  $\Delta$ EVE and  $\Delta$ NII follows the scenario set by OJK, which is as follows:



(in bps)	IDR	USD
Parallel	400	200
Short	500	300
Long	350	150

# 5. Modeling Assumptions that Are Different from the Standardize Approach

For the purpose of IRRBB disclosure, the Bank uses the standardize approach as stipulated in the OJK Circular Letter.

As a complement in managing interest rate risk, the Bank also applies the same parameters but has different coverage, which includes all components of the Bank's balance sheet, both in the Banking Book and in the Trading Book.

This is done with the consideration that the Bank wants to monitor interest rate risk as a whole.

In managing interest rate risk as a whole, the Bank uses an interest rate shock scenario that differs from the standard approach, which only uses a parallel shock scenario with a range of interest rates of 100 - 600 bps.

# 6. Heging of IRRBB and Related Accounting Treatment

In the event that an activity uses hedge accounting, the activity is taken into account in the measurement of IRRBB.

As of the June 2019 report, Bank's subsidiary has hedge accounting activity which are included in the scope of the consolidated IRRBB calculation.

# 7. Main Modelling Assumptions and Parametrics Used in $\Delta$ EVE and $\Delta$ NII Calculation

- f. In calculating cash flows and discounts on the EVE calculation, the Bank does not include commercial margin components and other spread components. EVE calculation will be notional cash flow multiplied by the base rate when the transaction was performed, then discounted with the risk-free rate at the reporting date;
- g. Determination of repricing maturities for NMD is conducted based on a behavioral analysis of NMD using sufficient historical data. The behavioral analysis produces core and non-core portions. The core portion is assumed to have longer repricing maturities while the non-core portion is assumed to have shorter repricing maturities.
- h. The methodology used to estimate loan prepayment rate and TD early withdrawal rates is the maximum value of prepayment rates and early withdrawal rates based on historical data.
- i. At present there are no other assumptions that have a material impact on  $\Delta$ EVE and  $\Delta$ NII that were excluded from the calculation.
- j. The method of aggregation between currencies is as follows:
  - For the purpose of measurement on a consolidated basis, the calculation is performed by combining the results of ΔEVE and ΔNII value of each entity based on the same interest rate scenario category and the same currency type.
  - For the purpose of measurement in aggregation between significant currencies, the calculation is performed by summing up the worst ΔEVE and ΔNII for each type of significant currencies.

# **Quantitative Analysis**



3. Average repricing maturity for NMD as of end of June 2019 is as follow:

IDR	USD
269 days	65 days

4. Maximum repricing maturity for NMD as of end of June 2019 is as follow:

IDR	USD
1 year	3 months



# III. LIQUIDITY RISK

## 1.1. a Disclosure of Maturity Profile for Rupiah - Bank Stand Alone

Nems         June 30, 2015         June 30, 2016           Balance         File month         > 1-3 month         > 2-6 months         > 6-12 months         > 12 months         > 12 months         > 12 months         > 1-3 month         > 2-6 months         > 6-12 months         > 1-3 month         > 1-3 month         > 2-6 months         > 6-12 months         > 1-3 month         1-3 mon	2 months (14) - - - - - - - - - - - - -
Harmanne         Balance         ≤ 1 month         > 1-3 month         > 2 6-12 months         > 12 month         > 1-3 month         > 1-3 month         > 1-3 month         > 2 6-2 months         > 12 month         > 1-3 month         > 1-3 month         > 2 6-2 months         > 12 month         > 1-3 month         > 1-3 month         > 2 6-12 months         > 1-3 month         > 2 6-12 months         > 12 month         > 1-3 month         > 1-3 month         > 2 6-12 months         > 12 month         > 1-3 month         > 1-3 month         > 2 6-12 months         > 12 month         > 1-3 month         > 2 6-12 months         > 12 month         > 1-3 month         > 2 6-12 months         > 12 month         > 1-3 month         > 2 6-12 months         > 1-3 month         > 2 6-12 months         > 1-3 month         > 2 6-12 months         > 1-3 month         > 1-3 month         > 2 6-12 months         > 1-3 month	2 months (14) - - - - - - - - - - - - -
Cline         Cline <th< th=""><th>(14) </th></th<>	(14) 
OT         BALANCE SHEET         CO         CO <thco< th=""> <thco< th="">         CO</thco<></thco<>	5,922,784 33,223,507 36,993 1,035,495 0,218,779 31,677,855
A Assets         -<	5,922,784 33,223,507 36,993 1,035,495 0,218,779 31,677,855
In Cash         1673.318         1673.318         1673.318         1673.318         1673.318         1673.318         1673.318         1673.318         1673.318         1673.318         1673.318         1673.318         1673.318         1673.318         1673.318         1673.318         1673.318         10112.004	5,922,784 33,223,507 36,993 1,035,495 <b>0,218,779</b> 31,677,855
2. Placements with Bank indonesia         6.006.263         4.000.204         -         2.128.065         10.106,723         8.031685         99.105         612,748         10.13.204           3. Placements with Other Banks         1.701.004         1.071.001         1.071.001         1.071.003         1.070.051         1.026.033         1.042.000         1.077.393         1.059.057         1.010.077.01         3.033.043         1.026.000         90.0717         1.010.057.01	5,922,784 33,223,507 36,993 1,035,495 <b>10,218,779</b> 31,677,855
Biochements with Dther Banks         1781,804         1781,804         1781,804         1781,804         1781,804         1781,804         1781,804         1781,804         1781,804         1781,804         1781,804         1781,804         1781,804         1781,804         1781,804         1781,804         1781,804         1882,206         246,845         97,786         495,543           4. Marketable Securities         12,744,80         583,653         13,980,571         15,109,312         20,00,780,334         1382,236         246,845         97,786         44,351,55         5           5. Loans         39,600,098         15,45,853         10,94,683         200,740         247,98,837         33,984,52         13,182,188         143,334,47         20,007,00         3           7. Others         1447,834         555,207         13,133         22,004         -947,177         16,725,588         520,075         74,384         42,844         -           Total Assets         125,723,387         25,337,234         15,565,216         17,208,353         32,713,304         246,436,9358         15,434,219         16,968,478         25,300,209         40,           1< Lobelities with Dark Indonesia	5,922,784 33,223,507 36,993 1,035,495 <b>10,218,779</b> 31,677,855
4. Marketable Securities         12,744,180         869,850         1,140,764         1,791,370         2,180,335         6,491,861         14,970,075         1,426,638         1,679,895         1,766,346         4,174,351         5           5. Loars         93,603,098         15,455,838         13,980,571         15,109,332         20,307,540         34,783,837         33,964,512         13,186,306         13,752,785         14,333,497         20,007,010         33           6. Other Receivables         1,624,883         1,094,683         200,748         225,667         7,422         38,347         462,400         17,73,935         15,000         55,507         10,101           7. Others         1,487,834         505,520         13,133         22,004         947,177         1672,558         520,075         74,384         42,644         -           7. Others         1,487,834         505,520         13,313         22,004         24,235,222         124,356,035         15,434,219         16,568,478         25,300,209         40,           8. Liabilities         11         135,593,138         13,050,133         520,173         32,386,5170         13,644,727         5,340,845         6,453,973         3           1. Liabilities with Other Bank         3,899,646 <td>5,922,784 33,223,507 36,993 1,035,495 <b>10,218,779</b> 31,677,855</td>	5,922,784 33,223,507 36,993 1,035,495 <b>10,218,779</b> 31,677,855
In Derivative         99,603,099         15,435,633         13,960,571         15,09,312         20,007,540         34,799,837         33,984,552         13,186,308         13,152,183         14,333,497         20,007,010         32           6. Drher Receivables         1,624,683         1,094,683         200,1748         285,667         7,422         36,347         462,400         177,939         181,800         55,507         10,101           7. Others         1,487,834         505,520         13,133         22,004         -         947,177         1672,538         520,075         74,334         42,644         -           Total Assets         125,729,387         25,337,234         15,585,216         17,208,353         25,243,362         42,355,222         124,358,043         26,436,358         15,434,219         16,968,478         25,300,209         40,           1         Deposits from Customers         89,674,237         32,938,576         16,554,793         3,273,194         1,359,048         35,548,624         86,982,576         23,865,170         13,844,727         5,340,045         6,453,573         3           1         Liabilities with Bank Indonesia         -         -         -         -         -         -         -         -         - <td>33,223,507 36,993 1,035,495 10,218,779 31,677,855</td>	33,223,507 36,993 1,035,495 10,218,779 31,677,855
6. Diher Receivables         1.624,883         1.034,683         200,748         285,667         7,422         36,347         4.62,400         177,339         181,800         55,507         10,101           7. Others         1.447,834         505,520         13,33         22,004         -         347,177         1,672,538         520,075         74,384         42,644         -           7. Others         125,729,387         25,337,234         15,585,216         177,208,935         25,243,362         42,355,222         124,358,043         26,436,558         15,434,219         16,568,478         25,300,209         40,           8. Liabilities         1         Deposits from Customers         89,674,237         32,385,578         16,554,793         3,273,194         1,359,048         35,548,624         86,982,576         29,865,170         13,844,727         5,340,845         6,453,979         37           2. Liabilities with Diher Barks         3.899,646         2,151,494         544,222         33,273         13,1526         1137,53         5,599,18         4,408,575         14,034         188,162         88,9373           4. Securities issued         2,449,254         -         -         -         -         -         -         -         -         - <td>36,993 1,035,495 10,218,779 31,677,855</td>	36,993 1,035,495 10,218,779 31,677,855
7. Dthers         1487,834         505,520         13,133         22,004         947,177         1,672,538         520,075         74,384         42,644         -           Total Assets         125,729,387         25,337,234         15,585,216         17,208,353         25,243,362         42,355,222         124,358,043         26,436,358         15,434,219         10,968,478         25,300,209         40,           B. Liabilities         8         1.0         1	1,035,495 10,218,779 31,677,855
Total Assets         125,729,387         25,337,234         15,585,216         17,208,353         25,243,362         42,355,222         124,350,043         26,436,358         15,434,219         16,968,478         25,300,209         40,           B. Liabilities	10,218,779 31,677,855
Display         Display <t< td=""><td>31,677,855</td></t<>	31,677,855
B. Liabilities         M	31,677,855
1 Deposits from Customers       89,674,237       32,938,578       18,554,733       3,273,194       1,359,048       35,548,624       86,382,576       29,865,170       13,644,727       5,340,845       6,453,973       3         2. Liabilities with Bank Indonesia       -	31,677,855
2. Liabilities with Bank Indonesia       -	471.000
3. Liabilities with Other Banks       3,893,646       2,151,494       544,222       33,273       33,126       1,137,531       5,599,138       4,408,515       141,034       188,162       389,739         4. Securities Issued       2,483,254       -       -       1,641,832       847,362       - <t< td=""><td>474,000</td></t<>	474,000
4. Securities Issued       2,483,254       -       -       1,641,832       847,362       -<	471,688
5. Borrowings       75,165       -       -       75,165       57,684       50,000       -	-
6. Other Liabilities       765,168       259,897       213,923       37,486       5,354       248,508       996,475       513,349       189,547       54,230       30,518         7. Others       2,884,432       273,455       20,244       -       2,590,733       3,227,956       523,185       568       -       -       2         7. Others       99,787,902       35,623,424       17,333,182       3,343,953       3,039,420       40,447,923       96,863,829       35,360,219       13,975,876       5,583,237       6,874,236       35,         0n Balance Sheet Assets and Liabilities Differences       25,941,485       (10,286,190)       (1,747,966)       13,864,400       22,203,942       1,907,299       27,494,214       (8,923,861)       1,458,343       11,385,241       18,425,973       5,         II       OFF BALANCE SHEET	7,684
7. Others       2.884,432       273,455       20,244       -       2.590,733       3.227,956       523,185       568       -       -       2         Total Liabilities       99,787,902       35,623,424       17,333,182       3,343,953       3,039,420       40,447,923       96,863,829       35,360,219       13,975,876       5,583,237       6,874,236       35,355         On Balance Sheet Assets and Liabilities Differences       25,941,485       (10,286,190)       (1,747,966)       13,864,400       22,203,942       1,907,299       27,494,214       (8,923,861)       1,458,343       11,385,241       18,425,973       5,558,237       6,874,236       5,558,237       6,874,236       35,558       5,558,237       6,874,236       35,558       5,558,237       6,874,236       35,558       5,558,237       6,874,236       35,558       5,558,237       6,874,236       35,558       5,558,237       6,874,236       35,558       5,558,237       6,874,236       35,558       5,558,237       6,874,236       35,558       5,558,237       6,874,236       35,558       5,558,237       6,874,236       35,558       5,558,237       6,874,236       35,558       5,558,237       6,874,236       35,558       5,558,237       6,874,236       35,558       5,558       5,558       5,	208,831
Total Liabilities         99,787,902         35,623,424         17,333,182         3,343,953         3,039,420         40,447,923         96,863,829         35,360,219         13,975,876         5,583,237         6,874,236         35, 35,           On Balance Sheet Assets and Liabilities Differences         25,941,485         (10,286,190)         (1,747,966)         13,864,400         22,203,942         1,907,299         27,494,214         (8,923,861)         1,458,343         11,385,241         18,425,973         5, 5,           I         OFF BALANCE SHEET	2,704,203
Image: Construction of the construc	5,070,261
On Balance Sheet Assets and Liabilities Differences       25,941,485       (10,286,190)       (1,747,966)       13,864,400       22,203,942       1,907,299       27,494,214       (8,923,861)       1,458,343       11,385,241       18,425,973       5,         I       OFF BALANCE SHEET       Image: Commitments of the commitment of the commitments of the commitment of the comm	
Liabilities Differences         25,941,485         (10,286,190)         (1,747,966)         13,864,400         22,203,942         1,907,299         27,494,214         (8,923,861)         1,458,343         11,385,241         18,425,973         5,           II         OFF BALANCE SHEET	
II       OFF BALANCE SHEET       Image: Constraint of the state of the st	5,148,518
II         OFF BALANCE SHEET         Image: Constraint of the state	
A. Off Balance Sheet Receivables         -         <	
1. Commitments         -	
2. Contingencies 17,208 17,208	-
	-
Total Off Balance Sheet Receivables 17,208 17,208 9,400 9,400 - 9,400	-
B. Off Balance Sheet Payables	
1. Commitments 32,203,460 2,967,209 3,700,561 5,921,445 10,387,393 9,226,852 30,521,125 3,554,424 4,615,382 5,354,522 8,805,825 8	8,190,972
2. Contingencies 4,251,201 528,187 465,333 935,461 1,932,558 389,662 3,854,254 443,434 583,482 859,846 1,758,944	208,548
Total Off Balance Sheet Payables 36,454,661 3,495,396 4,165,894 6,856,906 12,319,951 9,616,514 34,375,379 3,997,858 5,198,864 6,214,368 10,564,769 8,7	8,399,520
Payables Differences [30, +31, +33] [3, 410, 100] [4, 103, 034] [0, 030, 304] [12, 313, 331] [3, 10, 514] [34, 303, 313] [3, 331, 03	1,333,5201
Differences [(IA-IB)+(IIA-IIB)] (10,495,968) (13,764,378) (5,913,860) 7,007,494 9,883,991 (7,709,215) (6,871,765) (12,921,719) (3,740,521) 5,170,873 7,870,604 (3,2)	
	3,251,0021
Cummulative Differences (13,764,378) (19,678,238) (12,670,744) (2,786,753) (10,495,968) (12,921,719) (16,662,240) (11,491,367) (3,620,763) (6,8	3,251,002)

(D \_\_\_\_\_)



## 1.1.b Disclosure of Maturity Profile for Rupiah - Concolidated

$\begin{tabular}{ c c c c c c c c c c c c c c c c c c c$	> 6-12 months >12 mon (13) (14) - - 1,013,204	i-12 months >12 (13) (	12 months (14)
No.         Items         Balance         Maturity         Maturity         Balance         Maturity         Balance         Maturity         Maturi	> 6-12 months >12 mon (13) (14) - - 1,013,204	i-12 months >12 ( (13) (	12 months (14)
Image: Second condition         ≤ 1 month         > 1-3 months         > 3-6 months         > 5-12 months         > 12 months         > 1-3 months         > 3-6 months         > 1           (1)         (2)         (3)         (4)         (5)         (6)         (7)         (8)         (9)         (10)         (11)         (12)           I         BALANCE SHEET	> 6-12 months > 12 mon (13) (14) - - 1,013,204	i-12 months >12   (13) (	12 months (14)
(1)     (2)     (3)     (4)     (5)     (6)     (7)     (8)     (9)     (10)     (11)     (12)       I     BALANCE SHEET	(13) (14) - 1,013,204	(13) (	(14)
I BALANCE SHEET	- 1,013,204		
	- 1,013,204		
A. Assets	- 1,013,204		
1. Cash 1.386,408 1.386,408 2.399,532	1,013,204	-	
2. Placements with Bank indonesia 6,808,205 4,680,204 2,128,055 - 10,06,723 8,381,685 33,105 612,748	05 5 401	1,013,204	
3. Placements with Uther Banks 1,827,503 1,117,503 620,000 30,000 815,385 246,845 97,736	95,543	95,543	
4. Marketable Securities 12,623,418 805,350 (1,410,764 (1,71,710 2,180,355 6,376,033 14,203,566 (1,420,533 1,673,3335 (1,765,346	4,174,351 5,851	4,174,351 3	5,855,435
5. Loans 130,005,128 15,072,565 14,256,702 16,053,552 23,300,302 60,7101 20,355,123 13,322,737 12,357,656 15,073,736	23,437,366 56,16	23,437,366 5	55, 152, 314
b. Uther Receivables         (1053,000         (1033,000         202,430         234,331         24,133         200,150         (133,422)         16,054         167,240         (32,631)           7         7         0.124         0.324,040         0.020,010         0.024,040         0.020,010         (32,632)         0.040,000         0.020,000         40,451         0.040,000         0.020,000         40,451         0.040,000         0.020,000         40,451         0.040,000         0.020,000         40,451         0.040,000         0.020,000         40,451         0.040,000         0.020,000         40,451         0.040,000         0.020,000         40,451         0.040,000         0.020,000         40,451         0.040,000         0.020,000         40,451         0.040,000         0.020,000         40,451         0.040,000         0.020,000         40,451         0.040,000         0.020,000         40,451         0.040,000 <th>53,420 Z3</th> <th>53,420</th> <th>231,823</th>	53,420 Z3	53,420	231,823
T. Uthers         2,234,104         011,005         15,236         25,375         1,144         1,575,014         22,503         024,300         00,400         43,451           Total Assess         167,272,579         252,279         162,025         162,007         17,444         1,570,014         12,324,31         024,300         00,400         43,451		2,100	1,000,400
10(a) #\$\$\$\$\$ 15(,5(3,5)20 23,503,300 15,033,232 10,103,034 20,035,113 00,020,033 132,4(1,412 21,421,010 15,233,340 11,013,340	20,102,010 03,330	20,102,010 03,	3,330,310
Uncadimited by Cadimited State	6 453 979 21 67	6 453 979 3	31677.859
2 Deposition customers 01,000,001 00,000,202 0,000,101 0,210,104 1,000,004 00,004,002 00,000,204 00,002,000 2,000			51,011,035
2. Elabilitis win Dankinoonesia 3.899.646 2.151.494 544.222 33.273 33.126 1.137.531 5.599.138 4.408.515 1.41.034 1.88.162	389 739 47	389 739	471688
4 Sequellises with Onley Banks 5,000,000 2,01007 007,222 00,210 50,200 (00100,000 7,000,000	2 012 959 5 849	2 012 959	5 849 869
5 Bergeninger (1,564,169) 124,987 186,2483 116,652 2,653,673 1,760,601 1,760,602 200,041 0,000 000,041	2 737 500 1 96	2 737 500	1,966,060
6 Other Labilities 1118 051 259 897 213 923 37 486 5 354 601 911 966 75 513 349 189 547 54 20	30,518 20	30,518	208.83
7 Others 551035 2164508 83 854 5 003 736 938 2 590 733 5 802 32 2 497 113 62 690 4 490	533,366 2,70	533,366 2	2 704 203
Total Liabilities 116 197 912 35 977 054 18 255 211 3 553 582 9 224 806 49 187 259 114 438 607 36 352 159 15 884 871 6 625 010	12,158,061 42,878	12,158,061 42.3	2.878.506
	,,		_,,_
On Balance Sheet Assets and Liabilities 41,175,616 (10,343,146) (2,355,959) 14,611,512 19,630,373 19,632,836 37,978,805 (9,530,489) (625,523) 11,050,336	16,624,009 20,460	16,624,009 20,4	0,460,472
II OFF BALANCE SHEET			
A. Off Balance Sheet Receivables			
1. Commitments	-	-	
2. Contingencies 17,208 17,208	9,400	9,400	
Total Off Balance Sheet Receivables         17,208         17,208         -         -         -         9,400         - <th< td=""><td>9,400</td><td>9,400</td><td>-</td></th<>	9,400	9,400	-
II OFF BALANCE SHEET			
A. Off Balance Sheet Receivables			
1. Commitments	-	-	
2. Contigencies 16,208 17,208 9,400	9,400	9,400	·
Total Ulti Balance Sheet Receivables         17,208         17,208         -<	9,400	9,400	-
B. Ult Balance Sheet Payables         D 000 000 000         D 000 000 000         D 000 000 <thd 000="" 000<="" th=""> <thd 000="" 000<="" th=""> <th< th=""><th>0.005.005</th><th>0.005.005</th><th>0 100 071</th></th<></thd></thd>	0.005.005	0.005.005	0 100 071
L Commitments 32,203,400 2,367,203 3,700,561 5,327,445 10,367,333 3,226,562 30,527,125 3,554,424 4,615,362 5,354,522	0,005,025 0,13	0,005,025	8,130,372
Z. Contingencies         423 (201         520,101         405,333         535,401         (,332,350         535,002         536,204,204         443,404         503,402         633,040           T	1,100,344 204	10 EC4 7C0 0	200,040
10tal Urr Dalance Sneet Fayables 30,434,001 3,435,330 4,103,034 0,030,300 12,313,331 3,010,314 34,313,317,838 5,138,804 0,214,388	10,304,103 8,333	10,304,103 8,	0,333,320
Off Balance Sheet Receivables and Pavables			
Diffusion of the certain and a states and a state a sta	(10 555 369) (8 399	10 555 3691 (8 3	3 399 520
	(10,000,000) (0,000,	10,000,000) (0,0	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Differences [(IA-IB)+(IIA-IIB)] 4,738,163 (13,821,334) (6,521,853) 7,754,606 7,310,422 10,016,322 3,612,826 (13,528,347) (5,824,387) 4,835,968	6.068.640 12.060	6.068.640 12	2.060.952
			_,,
Cummulative Differences (13,821,334) (20,343,187) (12,588,581) (5,278,159) 4,738,163 (13,528,347) (19,352,734) (14,516,766)	(8,448,126) 3,612	(8,448,126) 3.	3,612,826



## 1.2. a Disclosure of Maturity Profile for Foreign Currency - Bank Stand Alone

	· · · · · · · · · · · · · · · · · · ·	,											(Rp million)
				June 3	0, 2019					June 3	30, 2018		
No.	ltems	Balance			Maturity			Balance			Maturity		
		Dalanoe	≤1 month	> 1-3 months	> 3-6 months	> 6-12 months	>12 months	Balanoe	≤1 month	> 1-3 months	> 3-6 months	> 6-12 months	>12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Ц	BALANCE SHEET												
$\square$	A. Assets												
$\vdash$	1. Cash	137,602	137,602	-	-	-	-	174,969	174,969	-	-	-	-
$\vdash$	2. Placements with Bank indonesia	11,511,751	9,489,060	-	700,470	1,322,221	-	6,560,776	5,275,604	1,285,172	-	-	-
$\vdash$	3. Placements with Uther Banks	838,933	838,933	-	-	-	-	863,425	863,425	-	-	-	-
$\vdash$	4. Marketable Securities	3,231,892	278,792	325,540	105,385	903,990	1,617,585	5,788,045	1,414,228	435,259	108,365	1,867,586	1,282,607
$\vdash$	5. Loans	7,891,988	2,008,408	1,149,625	1,941,189	1,025,614	1,767,152	5,849,133	1,245,377	1,445,052	1,019,923	355,803	1,781,978
$\vdash$	5. Uther Receivables	666,374	141,738	276,461	206,714	41,302	33	1,087,203	221,255	461,842	356,143	31,913	16,050
$\vdash$	r. Uthers	24 962 941	047,330	0,505	2 054 250	- 2 202 727	21,330	035,223	0 700 2E4	(1,235 2 COD ECO	4,100	2 256 202	24,134
$\vdash$	Total Assets	24,302,341	13,342,331	1,100,131	2,334,330	3,233,121	3,412,174	21,010,114	3,103,334	3,030,300	2,103,103	2,230,302	3,103,303
$\vdash$	B. Liabilities												
$\vdash$	1. Deposits from Customers	20.363.675	8,587,952	6,151,368	390,809	1.411.252	3.822.294	18.428.264	7,120,419	2.565.872	1.595.545	3,163,605	3,982,823
$\square$	2. Liabilities with Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
$\vdash$	3. Liabilities with Other Banks	6,060	2.020	4,040	-	-	-	35,496	1.075	28,861	788	1,591	3,181
	4. Securities Issued	-	-	-	-	-	-	-	-	-	-	-	-
	5. Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
	6. Other Liabilities	829,114	156,052	276,475	206,714	41,902	147,971	1,127,185	240,903	461,842	356,143	31,913	36,384
	7. Others	614,758	554,829	99	4,464	-	55,366	687,138	636,969	387	-	-	49,782
	Total Liabilities	21,813,607	9,300,853	6,431,982	601,987	1,453,154	4,025,631	20,278,083	7,999,366	3,056,962	1,952,476	3,197,109	4,072,170
$\square$													
$\vdash$	On Balance Sheet Assets and Liabilities	3,149,334	4,241,698	(4,671,851)	2,352,371	1,840,573	(613,457)	740,691	1,789,988	641,598	216,713	(940,807)	(966,801)
	A Off Balance Sheet Deservation												
$\vdash$	A. Or balance Sneet Receivables     1 Commitments	7 693 494	5 521 197	1 117 443	289 614	9/ 199	671.042	9 209 096	6 652 917	1 732 955	312 752	222.473	200 000
$\vdash$	2 Contingensies	74 154	17 970	6 229	203,014	/19 955	011,042	95 151	10,032,311	33,617	258	222,413	
$\vdash$	Total Off Balance Sheet Beceivables	7 767 638	5 539 167	1 123 672	289 614	144 143	671 042	9 404 247	6 663 523	1766 472	313 010	273 143	388 099
$\vdash$	Total Of Dalance Sheet necessables	1,101,000	3,333,101	1,120,012	200,014	111,113	011,042	3,101,211	0,000,020	1,100,412	515,010	210,140	300,033
$\vdash$	B. Off Balance Sheet Pauables												
	1 Commitments	15 448 239	7 868 029	2 901 902	1661620	1824 341	1 192 347	14 885 073	6 350 784	3 243 839	1 965 059	2 545 409	779 982
$\vdash$	2 Contingencies	231 747	1,000,020	117 541	7 473	106 705	28	206 710	39,923	48 120	12 768	104 566	1333
$\vdash$	Total Off Balance Sheet Payables	15 679 986	7 868 029	3 019 443	1 669 093	1 931 046	1 192 375	15 091 783	6 390 707	3 291 959	1 977 827	2 649 975	781 315
	Total on Balance oncert ayabies	10,010,000	1,000,020	0,010,110	1,000,000	1,001,010	1,102,010	10,001,100	0,000,101	0,201,000	1,011,021	2,010,010	101,010
$\square$	Off Balance Sheet Receivables and Payables Differences	(7,912,348)	(2,328,862)	(1,895,771)	(1,379,479)	(1,786,903)	(521,333)	(5,687,536)	272,816	(1,525,487)	(1,664,817)	(2,376,832)	(393,216)
$\square$	Differences [(IA-IB)+(IIA-IIB)]	(4,763,014)	1,912,836	(6,567,622)	972,892	53,670	(1,134,790)	(4,946,845)	2,062,804	(883,889)	(1,448,104)	(3,317,639)	(1,360,017)
$\vdash$	C L .: D://		1 010 000	(4.054.700)	(0.001.004)	(0.000.004)	(4 700 014)		0.000.004	1 170 045	(000 400)	(0 500 000)	(4.040.045)
	Cummulative Differences		1,912,836	(4,654,786)	[3,681,894]	(3,628,224)	(4,763,014)		2,062,804	1,178,915	[269,189]	(3,586,828)	(4,346,845)



## 1.2.b Disclosure of Maturity Profile for Foreign Currency – Consolidated

		,											(Rp million)
			June 30, 2019						June 30, 2018				
No	ltems	Balance			Maturity			Balance			Maturity		
		Dalance	≤1 month	> 1-3 months	> 3-6 months	> 6-12 months	>12 months	Dalanoe	≤1 month	> 1-3 months	> 3-6 months	> 6-12 months	>12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
ш	BALANCE SHEET												
	A. Assets												
	1. Cash	137,602	137,602	-	-	-	-	174,969	174,969	-	-	-	-
$\vdash$	2. Placements with Bank indonesia	11,511,751	9,489,060	-	/00,470	1,322,221	-	6,560,776	5,275,604	1,285,172	-	-	-
$\vdash$	3. Placements with Uther Banks	839,462	839,462	-	405 005	-	-	863,962	863,962	405.050		-	-
$\vdash$	4. Marketable Securities	3,231,892	278,792	325,540	105,985	903,990	1,617,585	5,788,045	1,414,228	435,259	/88,365	1,867,586	1,282,607
	5. Loans	7,891,988	2,008,408	1,149,625	1,941,189	1,025,614	1,767,152	5,849,133	1,245,377	1,445,052	1,019,923	356,803	1,781,978
	b. Uther Receivables	/38,673	190,667	299,291	206,714	41,902	33	1,389,347	254,028	461,842	356,143	180,913	136,421
$\vdash$	7. Uthers	683,801	547,358	8,505	2 054 250	-	27,338	035,223	534,435	71,235	4,758	-	24,734
$\vdash$	Total Assets	25,035,169	13,591,949	1,782,361	2,354,358	3,293,121	3,412,174	21,321,455	3,822,664	3,638,560	2, 163, 183	2,405,302	3,225,740
$\vdash$	B Liphilition												
$\vdash$	1 Deposits from Customers	20 363 584	8 587 861	6 151 368	390,809	1 411 252	3 822 294	18 428 222	7 120 377	2 565 872	1595 545	3 163 605	3 982 823
$\vdash$	2. Liabilities with Bank Indonesia	- 20,000,004	-			-	- 0,022,204						
$\square$	3. Liabilities with Other Banks	6.060	2.020	4.040	-	-	-	35,496	1.075	28,861	788	1.591	3,181
$\square$	4. Securities Issued		-,	-	-	-	-	-	-	-	-	-	-
$\square$	5. Borrowings	7,627,925	917,895	705,842	-	-	6,004,188	4,138,330	573,053	-	-	1,926,794	1,638,483
$\square$	6. Other Liabilities	829,114	156,052	276,475	206,714	41,902	147,971	1,127,185	240,903	461,842	356,143	31,913	36,384
	7. Others	704,747	601,418	43,499	4,464	-	55,366	729,678	668,206	11,690	-	-	49,782
	Total Liabilities	29,531,430	10,265,246	7,181,224	601,987	1,453,154	10,029,819	24,458,911	8,603,614	3,068,265	1,952,476	5,123,903	5,710,653
	On Balance Sheet Assets and Liabilities	(4,496,261)	3,326,703	(5,398,263)	2,352,371	1,840,573	(6,617,645)	(3,137,456)	1,219,050	630,295	216,713	(2,718,601)	(2,484,913)
	OFF BALANCE SHEET												
$\square$	A. Off Balance Sheet Receivables												
$\square$	1. Commitments	7,693,484	5,521,197	1,117,443	289,614	94,188	671,042	9,309,096	6,652,917	1,732,855	312,752	222,473	388,099
	2. Contingencies	74,154	17,970	6,229	-	49,955	-	95,151	10,606	33,617	258	50,670	-
$\square$	I otal Ulf Balance Sheet Receivables	7,767,638	5,539,167	1,123,672	289,614	144,143	671,042	9,404,247	6,663,523	1,766,472	313,010	273,143	388,099
	B. Ult Balance Sheet Payables												
	1. Commitments	15,448,239	7,868,029	2,901,902	1,661,620	1,824,341	1,192,347	14,885,073	6,350,784	3,243,839	1,965,059	2,545,409	779,982
	2. Contingencies	231,747		117,541	7,473	106,705	28	206,710	39,923	48,120	12,768	104,566	1,333
	Total Off Balance Sheet Payables	15,679,986	7,868,029	3,019,443	1,669,093	1,931,046	1,192,375	15,091,783	6,390,707	3,291,959	1,977,827	2,649,975	781,315
	Off Balance Sheet Receivables and Payables	(7,912,348)	(2,328,862)	(1,895,771)	(1,379,479)	(1,786,903)	(521,333)	(5,687,536)	272,816	(1,525,487)	(1,664,817)	(2,376,832)	(393,216)
	Differences [(IA-IB)+(IIA-IIB)]	(12,408,609)	997,841	(7,294,034)	972,892	53,670	(7,138,978)	(8,824,992)	1,491,866	(895,192)	(1,448,104)	(5,095,433)	(2,878,129)
$\vdash$	C 1.: D''		007.044	(0.000.100)	(F 000 004)	(F 200 024)	(12 400 000)		1 401 000	F00 074	(001400)	(5.040.000)	(0.004.000)
	Cummulative Differences		337,841	(6,236,193)	(5,323,301)	(5,263,631)	(12,408,609)		1,491,866	536,674	(851,430)	(5,346,863)	(8,824,992)



# 2. Disclosure on LCR

LCR Value *)										
1st Quarter 2nd Quarter 1st Quarter 2nd Quarter										
	(1)	(2)	(3)	(4)						
Individual	148.22%	143.88%	N/A	N/A						
Consolidated	147.88%	143.80%	N/A	N/A						

\*) Calculation of ratio is including BNP Portfolio



## **IV. OPERATIONAL RISK**

#### 1.a. Quantitative Exposure of Operational Risks - Bank Stand Alone

(Rp million)

	o. Indicator Approach		June 30, 2019		June 30, 2018			
No.		roach Average Gross Income		Capital Charge RWA A		Canital Charge	PW/A	
		in the Last 3 Years	Capital Charge	NWA	in the Last 3 Years	cupital charge	1000	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Basic Indicator Approach	12,323,227	1,848,484	23,106,050	12,606,919	1,891,038	23,637,973	
	Total	12,323,227	1,848,484	23,106,050	12,606,919	1,891,038	23,637,973	

#### 1.b. Quantitative Exposure of Operational Risks - Consolidated

(Rp million) June 30, 2019 June 30, 2018 No. Indicator Approach Average Gross Income Average Gross Income **Capital Charge** Capital Charge RWA RWA in the Last 3 Years in the Last 3 Years (1) (2) (3) (4) (5) (6) (7) (8) 1 Basic Indicator Approach 18,214,911 2,732,237 34,152,959 18,047,177 2,707,077 33,838,458 18,214,911 2,732,237 34,152,959 18,047,177 2,707,077 33,838,458 Total

# Note:

Based on Otoritas Jasa Keuangan approval No.10/KDK.03/2019 dated 25 April 2019, PT Bank Nusantara Parahyangan Tbk. has legally merged into PT Bank Danamon Indonesia Tbk. at 1 May 2019. Meanwhile, operational merger will be conducted at 2 September 2019. Therefore, until operational merger become effective, the Disclosure of Quantitative Risk Exposure is published by each bank, except for the LCR Ratio that calculated in combine basis.