

Quantitative Disclosure of Risk Exposure  
Position end of June 2018

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Tabel 1.1. Pengungkapan Tagihan Bersih Berdasarkan Wilayah / Disclosure of Net Dues Based on Regions

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No.	Kategori Portofolio / Portfolio Category	30 Juni 2018 / 30 June 2018					30 Juni 2017 / 30 June 2017					
		Tagihan Bersih Berdasarkan Wilayah / Net Dues based on Regions					Tagihan Bersih Berdasarkan Wilayah / Net Dues based on Regions					
		Ind. Barat / West Indonesia	Ind. Tengah / Mid Indonesia	Ind. Timur / East Indonesia	Luar Ind. / Overseas	Total	Ind. Barat / West Indonesia	Ind. Tengah / Mid Indonesia	Ind. Timur / East Indonesia	Luar Ind. / Overseas	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
1	Tagihan Kepada Pemerintah / Due to Government	3,258,386	0	0	0	3,258,386	3,079,809	0	0	0	0	3,079,809
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	467,125	0	0	0	467,125	0	0	0	0	0	0
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks	1,433,896	0	0	0	1,433,896	715,120	0	0	0	0	715,120
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	31,596	0	0	0	31,596	33,178	0	0	0	0	33,178
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	9,699	0	0	0	9,699	17,764	0	0	0	0	17,764
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0	0	0	0	0	0	0	0	0
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	349,689	0	0	0	349,689	453,621	0	0	0	0	453,621
9	Tagihan Kepada Korporasi / Due to Corporations	10,056,678	142,662	0	0	10,199,340	8,212,787	163,143	0	0	0	8,375,930
10	Tagihan yang Telah Jatuh Tempo / Current Dues	8,468	0	0	0	8,468	86,941	0	0	0	0	86,941
11	Aset Lainnya / Other Assets	367,370	0	0	0	367,370	217,969	0	0	0	0	217,969
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	0	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>15,982,907</b>	<b>142,662</b>	<b>0</b>	<b>0</b>	<b>16,125,569</b>	<b>12,817,189</b>	<b>183,143</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12,980,332</b>

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

Tabel 1.2. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Loan / Disclosure of Net Dues based on Remaining Period of Committed Loan

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No.	Kategori Portfolio / Portfolio Category	30 Juni 2018 / 30 June 2018						30 Juni 2017 / 30 June 2017						
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak / Net Dues based on Remaining Period of Committed Loan						Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak / Net Dues based on Remaining Period of Committed Loan						
		≤ 1 tahun / ≤ 1 year	>1 thn s.d. 3 thn / >1 yr to 3 yr	>3 thn s.d. 5 thn / >3 yr to 5 yr	>5 thn / >5 yr	Non-Kontraktual / Uncommitted	Total	≤ 1 tahun / ≤ 1 year	>1 thn s.d. 3 thn / >1 yr to 3 yr	>3 thn s.d. 5 thn / >3 yr to 5 yr	>5 thn / >5 yr	Non-Kontraktual / Uncommitted	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
1	Tagihan Kepada Pemerintah / Due to Government	3,258,386	0	0	0	0	3,258,386	3,079,809	0	0	0	0	0	3,079,809
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	467,125	0	0	467,125	0	0	0	0	0	0	0
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks	1,433,896	0	0	0	0	1,433,896	715,120	0	0	0	0	0	715,120
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	0	0	447	31,149	0	31,596	0	0	1,930	31,246	0	0	33,178
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	0	0	364	9,278	57	9,699	0	0	2,937	14,758	69	0	17,764
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	266,649	14,921	44,570	18,439	5,110	349,689	362,210	15,410	54,758	16,719	4,524	0	453,621
9	Tagihan Kepada Korporasi / Due to Corporations	3,715,445	4,123,439	1,986,894	373,562	0	10,199,340	34,662	5,997,499	2,112,072	231,697	0	0	8,375,930
10	Tagihan yang Telah Jatuh Tempo / Current Dues	3,824	361	1,331	2,951	1	8,468	2,162	572	79,781	4,426	0	0	86,941
11	Aset Lainnya / Other Assets	0	0	0	0	367,370	367,370	0	0	0	0	217,969	0	217,969
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>8,878,200</b>	<b>4,138,721</b>	<b>2,600,731</b>	<b>436,378</b>	<b>372,538</b>	<b>16,128,689</b>	<b>4,183,983</b>	<b>6,013,461</b>	<b>2,281,478</b>	<b>298,848</b>	<b>222,962</b>	<b>0</b>	<b>12,980,332</b>

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

Tabel 1.3. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi / Disclosure of Net Dues based on Economic Sectors

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No.	Sektor Ekonomi / Economic Sectors	Tagihan Kepada Pemerintah / Due to Government	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	Tagihan Kepada Bank / Due to Banks	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	Kredit Pegawai Pensiunan / Staff or Retired Staff Loan	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	Tagihan Kepada Korporasi / Due to Corporations	Tagihan yang Telah Jatuh Tempo / Current Dues	Aset Lainnya / Other Assets	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	-10	(11)	(12)	(13)	(14)
<b>30 Juni 2018 / 30 June 2018</b>													
1	Pertanian, perburuan dan Kehutanan / Agriculture, Hunting, and Forestry	0			0	0	0		0	6,266	0	0	
2	Perikanan / Fishery	0			0	0	0		0	27,135	2,061	0	
3	Pertambangan dan Penggalian / Mining and Quarrying	0			0	0	0		0	8,468	0	0	
4	Industri pengolahan / Manufacture Industries	0			0	0	0		1,507	6,162,693	0	0	
5	Listrik, Gas dan Air / Electricity, Gas, and Water	0			0	0	0		0	0	0	0	
6	Konstruksi / Construction	0	467,125		0	0	0		0	74,046	0	0	
7	Perdagangan besar dan eceran / Wholesale and Retail Trading	0			0	0	0		8,042	1,586,466	0	0	
8	Penyediaan akomodasi dan penyediaan makan minum / Provision of Accommodation, Eating & Drinking	0			0	0	0		0	212,994	0	0	
9	Transportasi, pergudangan dan komunikasi / Transport, Storage, and Communication	0			0	0	0		514	114,104	0	0	
10	Perantara keuangan / Financial Intermediaries	0			0	0	0		0	225,792	0	0	
11	Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Leasing, and Business Services	0			0	0	0		589	963,413	0	0	
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib / Public Administration, Defence, and Compulsory Social Security	0			0	0	0		0	0	0	0	
13	Jasa pendidikan / Educational Services	0			0	0	0		0	0	0	0	
14	Jasa kesehatan dan kegiatan sosial / Health and Social Services	0			0	0	0		0	0	0	0	
15	Jasa kemasyarakatan, sosial budaya, hiburan, dan perorangan lainnya / Civil Services, Social and Cultural, Entertainment, and Other Individuals	0			0	0	0		272	55,187	0	0	
16	Jasa perorangan yang melayani rumah tangga / Individual Services to Households	0			0	0	0		333,656	11,733	2,951	0	
17	Badan internasional dan badan ekstra internasional lainnya / International Agencies and other extra International Agencies	0			0	0	0		0	0	0	0	
18	Kegiatan yang belum jelas batasannya / Undefined Activities	0			0	0	9,699		0	0	0	0	
19	Bukan Lapangan Usaha / Non-Business Sector	0			0	31,596	0		5,110	751,043	3,456	367,370	0
20	Lainnya / Others	3,258,386	0	0	1,433,896	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>3,258,386</b>	<b>467,125</b>	<b>0</b>	<b>1,433,896</b>	<b>31,596</b>	<b>9,699</b>	<b>0</b>	<b>349,689</b>	<b>10,199,340</b>	<b>8,468</b>	<b>367,370</b>	<b>0</b>
<b>30 Juni 2017 / 30 June 2017</b>													
1	Pertanian, perburuan dan Kehutanan / Agriculture, Hunting, and Forestry	0			0	0	0		0	8,104	0	0	
2	Perikanan / Fishery	0			0	0	0		0	25,023	0	0	
3	Pertambangan dan Penggalian / Mining and Quarrying	0			0	0	0		0	50,000	0	0	
4	Industri pengolahan / Manufacture Industries	0			0	0	0		1,496	4,744,146	78,645	0	
5	Listrik, Gas dan Air / Electricity, Gas, and Water	0			0	0	0		0	0	0	0	
6	Konstruksi / Construction	0			0	0	0		0	203,719	0	0	
7	Perdagangan besar dan eceran / Wholesale and Retail Trading	0			0	0	0		5,090	1,155,936	2,689	0	
8	Penyediaan akomodasi dan penyediaan makan minum / Provision of Accommodation, Eating & Drinking	0			0	0	0		0	3,219	0	0	
9	Transportasi, pergudangan dan komunikasi / Transport, Storage, and Communication	0			0	0	0		275	364,383	0	0	
10	Perantara keuangan / Financial Intermediaries	0			0	0	0		0	454,847	0	0	
11	Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Leasing, and Business Services	0			0	0	0		177	381,603	0	0	
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib / Public Administration, Defence, and Compulsory Social Security	0			0	0	0		0	0	0	0	
13	Jasa pendidikan / Educational Services	0			0	0	0		0	0	0	0	
14	Jasa kesehatan dan kegiatan sosial / Health and Social Services	0			0	0	0		0	0	0	0	
15	Jasa kemasyarakatan, sosial budaya, hiburan, dan perorangan lainnya / Civil Services, Social and Cultural, Entertainment, and Other Individuals	0			0	0	0		0	102,355	0	0	
16	Jasa perorangan yang melayani rumah tangga / Individual Services to Households	0			0	0	0		439,981	25,645	4,426	0	
17	Badan internasional dan badan ekstra internasional lainnya / International Agencies and other extra International Agencies	0			0	0	0		0	0	0	0	
18	Kegiatan yang belum jelas batasannya / Undefined Activities	0			0	0	17,764		0	0	0	0	
19	Bukan Lapangan Usaha / Non-Business Sector	0			0	33,178	0		6,602	656,950	1,181	217,969	0
20	Lainnya / Others	3,079,809	0	0	715,120	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>3,079,809</b>	<b>0</b>	<b>0</b>	<b>715,120</b>	<b>33,178</b>	<b>17,764</b>	<b>0</b>	<b>453,621</b>	<b>8,376,930</b>	<b>86,941</b>	<b>217,969</b>	<b>0</b>

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

Tabel 1.3. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi

**Tabel 1.4. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah / Disclosure of Dues and Impairment based on Regions**

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No.	Keterangan / Explanation	30 Juni 2018 / 30 June 2018					30 Juni 2017 / 30 June 2017				
		Wilayah / Regions					Wilayah / Regions				
		Ind. Barat / West Indonesia	Ind. Tengah / Mid Indonesia	Ind. Timur / East Indonesia	Luar Ind. / Overseas	Total	Ind. Barat / West Indonesia	Ind. Tengah / Mid Indonesia	Ind. Timur / East Indonesia	Luar Ind. / Overseas	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Tagihan / Dues	15,149,933	142,662	0	0	15,292,595	12,577,212	163,143	0	0	12,740,355
2	Tagihan yang mengalami penurunan nilai (impaired) / Impaired Dues	312,340	0	0	0	312,340	7,955,642	0	0	0	7,955,642
	a. Belum jatuh tempo / Not yet due	285,000	0	0	0	285,000	7,733,299	0	0	0	7,733,299
	b. Telah jatuh tempo / Current due	27,340	0	0	0	27,340	222,343	0	0	0	222,343
3	Cadangan kerugian penurunan nilai (CKPN) - Individual / Impairment - individual	204,009	0	0	0	204,009	243,726	0	0	0	243,726
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif / Impairment - collective	98,630	37	0	0	98,667	55,191	4	0	0	55,196
5	Tagihan yang dihapus buku / Written-off Dues	15,892	0	0	0	15,892	970	0	0	0	970

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

Tabel 1.5. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi / Disclosure of Dues and Impairment based on Economic Sectors

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No.	Sektor Ekonomi / Economic Sectors	Tagihan / Dues	Tagihan yang Mengalami Penurunan Nilai / Impaired Dues		Cadangan kerugian penurunan nilai (GKPN) Individual / Individual Impairment	Cadangan kerugian penurunan nilai (GKPN) Kolektif / Collective Impairment	Tagihan yang dihapus buku / Written-off Dues
			a. Belum jatuh tempo / Not yet due	b. Telah jatuh tempo / Current due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	30 Juni 2018 / 30 June 2018						
1	Pertanian, perburuan dan Kehutanan / Agriculture, Hunting, and Forestry	8,262	8,262	0	1,996	0	0
2	Perikanan / Fishery	32,268	0	5,062	3,000	92	0
3	Pertambangan dan Penggalian / Mining and Quarrying	8,496	0	0	0	28	0
4	Industri pengolahan / Manufacture Industries	6,292,057	120,858	0	85,951	41,907	0
5	Listrik, Gas dan Air / Electricity, Gas, and Water	0	0	0	0	0	0
6	Konstruksi / Construction	461,846	0	0	0	1,720	0
7	Perdagangan besar dan eceran / Wholesale and Retail Trading	1,603,895	97,839	0	732	8,655	0
8	Penyediaan akomodasi dan penyediaan makan minum / Provision of Accommodation, Eating & Drinking	311,145	0	0	96,619	1,531	0
9	Transportasi, pergudangan dan komunikasi / Transport, Storage, and Communication	115,149	0	0	0	531	0
10	Perantara keuangan / Financial Intermediaries	226,909	50,000	0	0	1,197	0
11	Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Leasing, and Business Services	986,155	0	0	15,712	6,443	0
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib / Public Administration, Defence, and Compulsory Social Security	0	0	0	0	0	0
13	Jasa pendidikan / Educational Services	0	0	0	0	0	0
14	Jasa kesehatan dan kegiatan sosial / Health and Social Services	0	0	0	0	0	0
15	Jasa kemasyarakatan, sosial budaya, hiburan, dan perorangan lainnya / Civil Services, Social and Cultural, Entertainment, and Other Individuals	55,739	0	0	0	281	0
16	Jasa perorangan yang melayani rumah tangga / Individual Services to Households	409,739	0	5,340	0	20,222	0
17	Badan internasional dan badan ekstra internasional lainnya / International Agencies and other extra International Agencies	0	0	0	0	0	0
18	Kegiatan yang belum jelas batasannya / Undefined Activities	0	0	0	0	0	0
19	Bukan Lapangan Usaha / Non-Business Sector	4,780,835	8,040	15,939	0	18,060	15,892
20	Lainnya / Others	0	0	0	0	0	0
	<b>Total</b>	<b>18,292,595</b>	<b>285,000</b>	<b>27,340</b>	<b>204,006</b>	<b>98,667</b>	<b>15,892</b>
	30 Juni 2017 / 30 June 2017						
1	Pertanian, perburuan dan Kehutanan / Agriculture, Hunting, and Forestry	8,136	8,136	0	0	32	0
2	Perikanan / Fishery	25,322	25,322	0	0	299	0
3	Pertambangan dan Penggalian / Mining and Quarrying	50,000	0	0	0	0	0
4	Industri pengolahan / Manufacture Industries	5,016,928	4,343,777	199,806	170,485	24,125	0
5	Listrik, Gas dan Air / Electricity, Gas, and Water	0	0	0	0	0	0
6	Konstruksi / Construction	204,501	195,401	0	0	782	0
7	Perdagangan besar dan eceran / Wholesale and Retail Trading	1,240,618	1,061,661	5,604	73,240	3,664	0
8	Penyediaan akomodasi dan penyediaan makan minum / Provision of Accommodation, Eating & Drinking	3,219	0	0	0	0	0
9	Transportasi, pergudangan dan komunikasi / Transport, Storage, and Communication	365,974	365,974	0	0	1,316	0
10	Perantara keuangan / Financial Intermediaries	459,400	421,600	0	0	4,552	0
11	Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Leasing, and Business Services	382,746	259,973	0	0	967	0
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib / Public Administration, Defence, and Compulsory Social Security	0	0	0	0	0	0
13	Jasa pendidikan / Educational Services	0	0	0	0	0	0
14	Jasa kesehatan dan kegiatan sosial / Health and Social Services	0	0	0	0	0	0
15	Jasa kemasyarakatan, sosial budaya, hiburan, dan perorangan lainnya / Civil Services, Social and Cultural, Entertainment, and Other Individuals	102,432	99,442	0	0	77	0
16	Jasa perorangan yang melayani rumah tangga / Individual Services to Households	105,907	55,142	6,651	0	8,285	0
17	Badan internasional dan badan ekstra internasional lainnya / International Agencies and other extra International Agencies	0	0	0	0	0	0
18	Kegiatan yang belum jelas batasannya / Undefined Activities	0	0	0	0	0	0
19	Bukan Lapangan Usaha / Non-Business Sector	435,481	425,199	10,283	0	9,102	970
20	Lainnya / Others	4,339,693	471,673	0	0	1,995	0
	<b>Total</b>	<b>12,740,358</b>	<b>7,733,299</b>	<b>222,343</b>	<b>243,728</b>	<b>58,196</b>	<b>970</b>

Note : Bank tidak memiliki Ekspor Entitas Anak / Bank has no Exposure of Subsidiaries Entity

**Tabel 1.6. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai / Disclosure of Detailed Impairment Transaction**

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No.	Keterangan / Explanation	30 Juni 2018 / 30 June 2018		30 Juni 2017 / 30 June 2017	
		CKPN Individual / Individual Impairment	CKPN Kolektif / Collective Impairment	CKPN Individual / Individual Impairment	CKPN Kolektif / Collective Impairment
(1)	(2)	(3)	(4)	(5)	(6)
1	Saldo awal CKPN / Initial Provision Balance	183,412	96,327	112,762	52,835
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Impairment (Reversal) for the current period (Net)	0	0	0	0
	2.a Pembentukan CKPN pada periode berjalan / Impairment for the current period	1,280,319	686,719	195,149	20,078
	2.b Pemulihan CKPN pada periode berjalan / Impairment Reversal for the current period	(1,259,445)	(675,620)	(40,365)	(7,648)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan / Impairment for Written-off dues in the current period	0	(9,425)	0	(9,864)
4	Pembentukan (pemulihan) lainnya pada periode berjalan / Other impairment (reversal) for the current period	(277)	666	(23,820)	(205)
	<b>Saldo akhir CKPN / Ending provision balance</b>	<b>204,009</b>	<b>98,667</b>	<b>243,726</b>	<b>55,196</b>

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

Tabel 17. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat / Disclosure of Net Dues based on Portfolio Categories and Ratings  
 (1) Bank secara individual / Individual Bank

		30 Juni 2018 / 30 June 2018														(dalam jutaan rupiah / in million Rupiah)	
Kategori Portofolio	Lembaga Pemeringkat / Rating Institutions	Tagihan Bersih / Net Dues												Tanpa Peringkat / Without Ratings	Total		
	Standard and Poor's	Peringkat Jangka Panjang / Long Term Ratings						Peringkat Jangka Pendek / Short Term Ratings									
	Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B- / Less than B-	A-1	A-2	A-3	Kurang dari A-3 / Less than A-3					
	Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3 / Less than B3	F1+ s.d F1-	F2	F3	Kurang dari F3 / Less than F3					
	PT Fitch Rating Indonesia	AAA (dn)	AA+(dn) s.d AA-(dn)	A+(dn) s.d A-(dn)	BBB+(dn) s.d BBB-(dn)	BB+(dn) s.d BB-(dn)	B+(dn) s.d B-(dn)	Kurang dari B (dn) / Less than B (dn)	F1+(dn) s.d F1-(dn)	F2(dn)	F3(dn)	Kurang dari F3(dn) / Less than F3(dn)					
PT ICRA Indonesia	[id]AAA	[id]AA+ s.d [id]AA-	[id]A+ s.d [id]A-	[id]BBB+ s.d [id]BBB-	[id]BB+ s.d [id]BB-	[id]B+ s.d [id]B-	Kurang dari [id]B- / Less than [id]B-	[id]A1+ s.d [id]A1-	[id]A2+ s.d [id]A2-	[id]A3+ s.d [id]A3-	Kurang dari [id]A3- / Less than [id]A3-						
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d idA-	idBBB+ s.d idBBB-	idBB+ s.d idBB-	idB+ s.d idB-	Kurang dari idB- / Less than idB-	idA1	idA2	idA3 s.d idA4	Kurang dari idA3 / Less than idA3						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)		
1	Tagihan Kepada Pemerintah / Due to Government		3,250,386	0	0	0	0	0	0	0	0	0	0	0	0	3,250,386	
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity		467,125	0	0	0	0	0	0	0	0	0	0	0	0	467,125	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Tagihan Kepada Bank / Due to Banks		311,602	0	116,000	121,213	0	0	0	0	0	0	0	0	866,821	1,433,636	
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan		0	0	0	0	0	0	0	0	0	0	0	0	31,596	31,596	
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan		0	0	0	0	0	0	0	0	0	0	0	0	9,899	9,899	
7	Kredit Pegawai/ Pensiunan/ Staff or Retired Staff Loan		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio		0	0	0	0	0	0	0	0	0	0	0	0	349,669	349,669	
9	Tagihan Kepada Korporasi / Due to Corporations		63,158	113,318	247,714	109,573	0	0	0	0	0	0	0	0	9,605,578	10,109,340	
10	Tagihan yang Telah Jatuh Tempo / Current Dues		0	0	0	0	0	0	0	0	0	0	0	0	8,468	8,468	
11	Aset Lainnya / Other Assets		0	0	0	0	0	0	0	0	0	0	0	0	367,370	367,370	
12	Exposure di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	<b>TOTAL</b>		<b>4,100,131</b>	<b>113,318</b>	<b>363,714</b>	<b>230,786</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11,317,618</b>	<b>16,108,668</b>		

Note: Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

		30 Juni 2018 / 30 June 2018														(dalam jutaan rupiah / in million Rupiah)	
Kategori Portofolio	Lembaga Pemeringkat / Rating Institutions	Tagihan Bersih / Net Dues												Tanpa Peringkat / Without Ratings	Total		
	Standard and Poor's	Peringkat Jangka Panjang / Long Term Ratings						Peringkat Jangka Pendek / Short Term Ratings									
	Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B- / Less than B-	A-1	A-2	A-3	Kurang dari A-3 / Less than A-3					
	Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3 / Less than B3	F1+ s.d F1-	F2	F3	Kurang dari F3 / Less than F3					
	PT Fitch Rating Indonesia	AAA (dn)	AA+(dn) s.d AA-(dn)	A+(dn) s.d A-(dn)	BBB+(dn) s.d BBB-(dn)	BB+(dn) s.d BB-(dn)	B+(dn) s.d B-(dn)	Kurang dari B (dn) / Less than B (dn)	F1+(dn) s.d F1-(dn)	F2(dn)	F3(dn)	Kurang dari F3(dn) / Less than F3(dn)					
PT ICRA Indonesia	[id]AAA	[id]AA+ s.d [id]AA-	[id]A+ s.d [id]A-	[id]BBB+ s.d [id]BBB-	[id]BB+ s.d [id]BB-	[id]B+ s.d [id]B-	Kurang dari [id]B- / Less than [id]B-	[id]A1+ s.d [id]A1-	[id]A2+ s.d [id]A2-	[id]A3+ s.d [id]A3-	Kurang dari [id]A3- / Less than [id]A3-						
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d idA-	idBBB+ s.d idBBB-	idBB+ s.d idBB-	idB+ s.d idB-	Kurang dari idB- / Less than idB-	idA1	idA2	idA3 s.d idA4	Kurang dari idA3 / Less than idA3						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)		
1	Tagihan Kepada Pemerintah / Due to Government		3,079,809	0	0	0	0	0	0	0	0	0	0	0	3,079,809		
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity		0	0	0	0	0	0	0	0	0	0	0	0	0		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0		
4	Tagihan Kepada Bank / Due to Banks		489,057	0	37,563	25,406	0	0	0	0	0	0	0	81,331	715,120		
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan		0	0	0	0	0	0	0	0	0	0	0	33,178	33,178		
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan		0	0	0	0	0	0	0	0	0	0	0	17,764	17,764		
7	Kredit Pegawai/ Pensiunan/ Staff or Retired Staff Loan		0	0	0	0	0	0	0	0	0	0	0	0	0		
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio		0	0	0	0	0	0	0	0	0	0	0	453,621	453,621		
9	Tagihan Kepada Korporasi / Due to Corporations		0	873,608	75,127	116,543	0	0	0	0	0	0	0	7,308,248	8,375,930		
10	Tagihan yang Telah Jatuh Tempo / Current Dues		0	0	0	0	0	0	0	0	0	0	0	66,941	66,941		
11	Aset Lainnya / Other Assets		0	0	0	0	0	0	0	0	0	0	0	217,960	217,960		
12	Exposure di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)		0	0	0	0	0	0	0	0	0	0	0	0	0		
	<b>TOTAL</b>		<b>3,568,866</b>	<b>873,608</b>	<b>112,710</b>	<b>144,352</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,199,053</b>	<b>12,980,332</b>		

Note: Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

Tabel 17. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat



Tabel 1.8. Pengungkapan Risiko Kredit Pihak Lawan/ Disclosure on Counterparty Credit Risk  
(1) Bank secara individu/ Individual Bank

Tabel 1.8.a. Transaksi Derivatif Over the Counter/ Derivative Transaction Over the Counter

(dalam jutaan rupiah / in million Rupiah)

No	Variabel yang Mendasari / Underlying Variables	30 Juni 2016 / 30 June 2016						30 Juni 2017 / 30 June 2017									
		Notional Amount			Tagihan Derivatif / Derivative Claims	Kewajiban Derivatif / Derivative Liabilities	Tagihan Bersih sebelum MRK / Net Claims before Credit Risk Mitigation	MRK	Tagihan Bersih setelah MRK / Net Claims after Credit Risk Mitigation	Notional Amount			Tagihan Derivatif / Derivative Claims	Kewajiban Derivatif / Derivative Liabilities	Tagihan Bersih sebelum MRK / Net Claims before Credit Risk Mitigation	MRK	Tagihan Bersih setelah MRK / Net Claims after Credit Risk Mitigation
		≤ 1 Tahun / ≤ 1 yr	> 1 Tahun - ≤ 5 Tahun / >1 Yr - ≤ 5 Yr	> 5 Tahun / >5 Yr						≤ 1 Tahun / ≤ 1 yr	> 1 Tahun - ≤ 5 Tahun / >1 Yr - ≤ 5 Yr	> 5 Tahun / >5 Yr					
<b>BANK SECARA INDIVIDUAL / Individual Bank</b>																	
1	Suku Bunga / Interest Rate	-	-	0	0	0	0	0	299,384	180,354	0	100	97	2,015		2,015	
2	Nilai Tukar / Exchange Rate	9,821,626	-	0	156,244	161,939	167,515	167,515	2,550,988	-	0	82,215	33,267	177,347		177,347	
3	Lainnya / Others	170,169	263,314	0	8,734	17,073	14,171	14,171	386,554	609,642	0	6,099	5,362	6,099		6,099	
	<b>Total</b>	<b>9,991,795</b>	<b>263,314</b>	<b>0</b>	<b>164,977</b>	<b>179,012</b>	<b>181,685</b>	<b>181,685</b>	<b>3,236,906</b>	<b>789,995</b>	<b>0</b>	<b>88,414</b>	<b>38,728</b>	<b>185,482</b>		<b>185,482</b>	

Note: Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

Tabel 1.8.b. Transaksi Repo / Repo Transaction

(dalam jutaan rupiah / in million Rupiah)

No	Kategori Portofolio / Portfolio Category	30 Juni 2016 / 30 June 2016				30 Juni 2017 / 30 June 2017			
		Nilai Wajar SSB Repo / Repo Fair Value	Kewajiban Repo / Repo Liabilities	Tagihan Bersih / Net Dues	ATMR / Risk-weighted Assets	Nilai Wajar SSB Repo / Repo Fair Value	Kewajiban Repo / Repo Liabilities	Tagihan Bersih / Net Dues	ATMR / Risk-weighted Assets
(1)	(2)	(3)	(4)	(5)	(6)	(3)	(4)	(5)	(6)
1	Tagihan Kepada Pemerintah / Due to Government	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Due to Banks	308,733.98	284,831.31	308,734.00	81,747.00	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	-	-	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Due to Corporations	-	-	-	-	-	-	-	-
7	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>308,733.98</b>	<b>284,831.31</b>	<b>308,734.00</b>	<b>81,747.00</b>				

Tabel 1.8.c. Transaksi Reverse Repo / Reverse Repo Transactions

Note: Bank tidak memiliki Eksposur Transaksi Reverse Repo / Bank has no Exposure of Reverse Repo Transaction

Tabel 1.9. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Disclosure on Net Dues after Credit Risk Mitigation  
(1) Bank secara individu / Individual Bank

No	Kategori Portofolio / Portfolio Categories	30 Juni 2018 / 30 June 2018											ATMR / Risk-weighted Assets	Besaran Modal / Capital Charge	30 Juni 2017 / 30 June 2017											ATMR / Risk-weighted Assets	Besaran Modal / Capital Charge
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Dues after Credit Risk Mitigation													Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Dues after Credit Risk Mitigation												
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya / Others	(12)			(13)	(14)	0%	20%	35%	40%	45%	50%	75%	100%	150%		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)		
<b>A</b>	<b>Eksposur Neraca / Balance Sheet Exposure</b>																										
1	Tagihan Kepada Pemerintah / Due to Government	3.253.034	0	0	0	0	0	0	0	0	0	0	0	0	3.079.809	0	0	0	0	0	0	0	0	0	0	0	
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	0	0	0	386.284	0	0	0	0	0	183.142	17.383	0	0	0	0	0	0	0	0	0	0	0	0	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Tagihan Kepada Bank / Due to Banks	0	240.938	0	0	0	0	0	0	0	0	502.895	148.727	13.385	0	487.273	0	0	0	0	0	0	0	62.450	109.945	9.885	
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	0	0	31.596	0	0	0	0	0	0	0	0	11.058	995	0	0	33.178	0	0	0	0	0	0	0	11.512	1.045	
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	0	0	0	0	0	0	0	0	9.895	0	0	9.895	873	0	0	0	0	0	0	0	0	0	0	17.764	1.595	
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	0	0	0	0	0	0	349.685	0	0	0	0	259.760	23.376	0	0	0	0	0	0	0	0	0	0	337.900	30.411	
9	Tagihan Kepada Korporasi / Due to Corporations	0	177.062	0	0	0	634.802	0	109.716	0	8.916.766	8.259.164	743.325	16.675	0	0	0	0	75.304	0	119.079	0	7.791.370	6.719.650	604.768		
10	Tagihan yang Telah Jatuh Tempo / Current Dues	0	0	0	0	0	0	0	834	7.634	0	12.285	1.106	0	0	0	0	0	0	0	0	1.487	85.454	0	129.668	11.670	
11	Asal Lainnya / Other Assets	0	0	0	0	0	0	0	0	0	367.370	326.646	29.578	0	0	0	0	0	0	0	0	0	0	217.969	166.841	15.016	
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	<b>Total Eksposur Neraca / Total Balance Sheet Exposure</b>	<b>3.253.034</b>	<b>418.000</b>	<b>31.596</b>	<b>0</b>	<b>1.020.856</b>	<b>349.685</b>	<b>120.249</b>	<b>7.634</b>	<b>8.768.831</b>	<b>9.222.481</b>	<b>830.023</b>	<b>3.079.809</b>	<b>803.845</b>	<b>33.178</b>	<b>0</b>	<b>0</b>	<b>75.304</b>	<b>483.621</b>	<b>138.330</b>	<b>85.484</b>	<b>8.071.789</b>	<b>7.483.380</b>	<b>874.404</b>			
<b>B</b>	<b>Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Committed Liabilities/Contingencies Exposure to Administrative Account Transactions</b>																										
1	Tagihan Kepada Pemerintah / Due to Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	0	0	0	808.41	0	0	0	0	0	404.205	3.636	0	0	0	0	0	0	0	0	0	0	0	0	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Tagihan Kepada Bank / Due to Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9	Tagihan Kepada Korporasi / Due to Corporations	0	0	0	0	0	36.933	0	308.169	235.502	21.106	0	146.341	207.096	0	0	0	0	0	0	0	0	0	0	280.287	25.224	
10	Tagihan yang Telah Jatuh Tempo / Current Dues	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	<b>Total Eksposur TRA / Total Exposure to Administrative Account Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>80.841</b>	<b>0</b>	<b>36.933</b>	<b>0</b>	<b>308.169</b>	<b>275.823</b>	<b>24.833</b>	<b>146,341</b>	<b>207,096</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>280,287</b>	<b>25,224</b>		
<b>C</b>	<b>Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)</b>																										
1	Tagihan Kepada Pemerintah / Due to Government	53522	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
4	Tagihan Kepada Bank / Due to Banks	0	385.973	0	0	0	304.290	0	0	0	0	229.340	20.641	39.052	0	0	126.345	0	0	0	0	0	0	70.993	6.988		
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
6	Tagihan Kepada Korporasi / Due to Corporations	0	0	0	0	0	0	0	14.062	0	14.062	1.268	0	0	0	0	0	0	0	0	20.065	0	20.065	1.806			
7	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8	Eksposur terbimbing dari Credit Valuation Adjustment (CVA)											14.524	1.343														
	<b>Total Eksposur Counterparty Credit Risk / Total Counterparty Credit Risk Exposure</b>	<b>5,352</b>	<b>385,973</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>304,290</b>	<b>0</b>	<b>14,062</b>	<b>0</b>	<b>280,386</b>	<b>23,282</b>	<b>39,082</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>126,345</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>20,065</b>	<b>0</b>	<b>0</b>	<b>91,048</b>	<b>8,184</b>		

Note: Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

Tabel 1.10. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit / Disclosure on Net Dues and Credit Risk Mitigation Technique

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No	Kategori Portfolio / Portfolio Categories	30 Juni 2018 / 30 June 2018					30 Juni 2017 / 30 June 2017						
		Tagihan Bersih / Net Dues	Bagian yang Dijamin Dengan / Dues Guaranteed by				Bagian yang Tidak Dijamin / Dues without Collateral	Tagihan Bersih / Net Dues	Bagian yang Dijamin Dengan / Dues Guaranteed by				Bagian yang Tidak Dijamin / Dues without Collateral
			Agunan / Collateral	Garansi/ Guarantee	Asuransi Kredit/ Credit Insurance	Lainnya/ Others			Agunan / Collateral	Garansi/ Guarantee	Asuransi Kredit/ Credit Insurance	Lainnya/ Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-(4)-(5)-(6)-(7)	(9)	(10)	(11)	(12)	(13)	(14) = (9)-((10)+(11)+(12)+(13))
<b>A</b>	<b>Eksposur Neraca / Balance Sheet Exposure</b>												
1	Tagihan Kepada Pemerintah / Due to Government	3,253,034	0	0	0		3,253,034	3,079,809	0	0	0		3,079,809
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	386,284	0	0	0		386,284	0	0	0	0		0
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0	0	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks	743,633	0	0	0		743,633	549,723	0	0	0		549,723
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	31,596	0	0	0		31,596	33,178	0	0	0		33,178
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	9,699	0	0	0		9,699	17,764	0	0	0		17,764
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0	0		0	0	0	0	0		0
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	349,689	3,343	0	0		346,346	453,621	3,088	0	0		450,533
9	Tagihan Kepada Korporasi / Due to Corporations	9,840,146	1,122,031	0	0		8,718,115	8,002,428	1,231,786	0	0		6,770,642
10	Tagihan yang Telah Jatuh Tempo / Current Dues	8,468	0	0	0		8,468	86,941	0	0	0		86,941
11	Aset Lainnya / Other Assets	367,370	0	0	0		367,370	217,969	0	0	0		217,969
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Total Eksposur Neraca / Total Balance Sheet Exposure</b>	<b>14,989,919</b>	<b>1,125,374</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13,864,545</b>	<b>12,441,433</b>	<b>1,234,874</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11,206,559</b>
<b>B</b>	<b>Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Committed Liabilities/Contingencies Exposure to Administrative Account Transactions</b>												
1	Tagihan Kepada Pemerintah / Due to Government	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	80,841	-	-	-	-	80,841	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Due to Banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
9	Tagihan Kepada Korporasi / Due to Corporations	345,102	109,600	-	-	-	235,502	353,437	149,134	-	-	-	204,303
10	Tagihan yang Telah Jatuh Tempo / Current Dues	-	-	-	-	-	-	-	-	-	-	-	-
11	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Eksposur TRA / Total Exposure to Administrative Account Transactions</b>	<b>425,943</b>	<b>109,600</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>316,343</b>	<b>353,437</b>	<b>149,134</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>204,303</b>
<b>C</b>	<b>Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)</b>												
1	Tagihan Kepada Pemerintah / Due to Government	5,352	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Due to Banks	690,263	-	-	-	-	-	165,397	-	-	-	-	165,397
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Due to Corporations	14,092	-	-	-	-	-	20,065	-	-	-	-	20,065
7	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Eksposur Counterparty Credit Risk</b>	<b>709,707</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>185,462</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>185,462</b>
	<b>Total (A+B+C)</b>	<b>16,125,569</b>	<b>1,234,974</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14,180,888</b>	<b>12,980,332</b>	<b>1,384,008</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11,596,324</b>

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

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Tabel 1.13.a. Pengungkapan Eksposur Aset di Neraca / Disclosure of Asset Exposure on Balance Sheet  
(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No	Kategori Portofolio / Portfolio Categories	30 Juni 2018 / 30 June 2018			30 Juni 2017 / 30 June 2017		
		Tagihan Bersih / Net Dues	Nilai MRK / Credit Risk Mitigation Value	Tagihan Bersih setelah MRK / Net Dues after Credit Risk Mitigation	Tagihan Bersih / Net Dues	Nilai MRK / Credit Risk Mitigation Value	Tagihan Bersih setelah MRK / Net Dues after Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(4)	(5)	(6)
1	Tagihan Kepada Pemerintah / Due to Government	3.253,034	0	0	3.079,809	0	0
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	386,284	193,142	193,142	0	0	0
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks	743,633	148,727	148,727	549,723	109,945	109,945
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	31,596	11,058	11,058	33,178	11,612	11,612
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	9.699	9.699	9.699	17.764	17.764	17.764
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0	0	0	0
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	349,689	262,267	259,760	453,621	340,216	337,900
9	Tagihan Kepada Korporasi / Due to Corporations	9.840,146	9.381,195	8.259,164	8.002,428	7.951,438	6.719,650
10	Tagihan yang Telah Jatuh Tempo / Current Dues	8.468	12,285	12,285	86,941	129,668	129,668
11	Aset Lainnya / Other Assets	367,370	0	328,646	217,969	0	166,841
<b>Total</b>		<b>14,989,919</b>	<b>10,018,373</b>	<b>9,222,481</b>	<b>12,441,433</b>	<b>8,580,641</b>	<b>7,483,360</b>

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

Tabel 1.13.b. Pengungkapan Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif / Disclosure of Committed Liabilities / Contingencies Exposure on Administrative Transaction Accounts

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No	Kategori Portofolio / Portfolio Categories	30 Juni 2018 / 30 June 2018			30 Juni 2017 / 30 June 2017		
		Tagihan Bersih / Net Dues	Nilai MRK / Credit Risk Mitigation Value	Tagihan Bersih setelah MRK / Net Dues after Credit Risk Mitigation	Tagihan Bersih / Net Dues	Nilai MRK / Credit Risk Mitigation Value	Tagihan Bersih setelah MRK / Net Dues after Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(4)	(5)	(6)
1	Tagihan Kepada Pemerintah / Due to Government	0	0	0	0	0	0
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	80,841	40,421	40,421	0	0	0
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks	0	0	0	0	0	0
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	0	0	0	0	0	0
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	0	0	0	0	0	0
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0	0	0	0
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	0	0	0	0	0	0
9	Tagihan Kepada Korporasi / Due to Corporations	345,102	345,102	235,502	353,437	280,267	131,133
10	Tagihan yang Telah Jatuh Tempo / Current Dues	0	0	0	0	0	0
<b>Total</b>		<b>425,943</b>	<b>385,623</b>	<b>275,923</b>	<b>353,437</b>	<b>280,267</b>	<b>131,133</b>

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

Tabel 1.13.c. Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan/ Disclosure of Counterparty Credit Risk Exposure (Counterparty Credit Risk)

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No	Kategori Portofolio / Portfolio Categories	30 Juni 2018 / 30 June 2018			30 Juni 2017 / 30 June 2017		
		Tagihan Bersih / Net Dues	Nilai MRK / Credit Risk Mitigation Value	Tagihan Bersih setelah MRK / Net Dues after Credit Risk Mitigation	Tagihan Bersih / Net Dues	Nilai MRK / Credit Risk Mitigation Value	Tagihan Bersih setelah MRK / Net Dues after Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(4)	(5)	(6)
1	Tagihan Kepada Pemerintah / Due to Government	5,352	0	0	0	0	0
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	0	0	0	0
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks	690,293	229,340	229,340	165,397	70,983	70,983
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	0	0	0	0	0	0
6	Tagihan Kepada Korporasi / Due to Corporations	14,092	14,092	14,092	20,065	20,065	20,065
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA)	0	0	0	14,924	0	17,533
<b>Total</b>		<b>709,707</b>	<b>243,432</b>	<b>258,356</b>	<b>185,462</b>	<b>91,048</b>	<b>108,581</b>

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

Tabel 1.13.d. Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk)

Note : Bank tidak memiliki Eksposur Settlement Risk

Tabel 1.13.e. Pengungkapan Eksposur Sekuritisasi

Note : Bank tidak memiliki Eksposur Sekuritisasi

Tabel 1.13.f. Pengungkapan Total Pengukuran Risiko Kredit / Disclosure of Total Credit Risk Measure

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

	30 Juni 2018 / 30 June 2018	30 Juni 2017 / 30 June 2017
TOTAL ATMR RISIKO KREDIT	9,756,759	7,733,094
TOTAL FAKTOR PENGURANG MODAL	0	0

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

**Tabel 2.1. Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar /  
Disclosure of Market Risk using Standard Method**

(dalam jutaan rupiah / in million Rupiah)

No	Jenis Risiko / Risk Type	30 Juni 2018 / 30 June 2018				30 Juni 2017 / 30 June 2017			
		Bank		Konsolidasi / Consolidated		Bank		Konsolidasi / Consolidated	
		Beban Modal / Capital Charge	ATMR / Risk-Weighted Assets	Beban Modal / Capital Charge	ATMR / risk- weighted assets	Beban Modal / Capital Charge	ATMR / risk- weighted assets	Beban Modal / Capital Charge	ATMR / risk- weighted assets
(1)	(2)	(3)	(4)	(5)	(6)	(3)	(4)	(5)	(6)
1	Risiko Suku Bunga / Interest Rate Risk	28,597	357,459			29,607	370,092		
	a. Risiko Spesifik / Specific Risk	-	-			-	-		
	b. Risiko Umum / General Risk	28,597	357,459			29,607	370,092		
2	Risiko Nilai Tukar / Exchange Rate Risk	2,710	33,879			32,489	406,110		
3	Risiko Ekuitas *) / Equity Risk								
4	Risiko Komoditas *) / Commodity Risk								
5	Risiko Option / Option Risk	-	-			-	-		
	<b>Total</b>	<b>31,307</b>	<b>391,338</b>	✓		<b>62,096</b>	<b>776,202</b>		

\*) Untuk bank yang memiliki perusahaan anak yang memiliki eksposur risiko dimaksud / for banks having subsidiaries exposed to related risks

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

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**Tabel 2.2. Pengungkapan Eksposur *Interest Rate Risk in Banking Book* (IRRBB) / Disclosure of IRRBB**

(dalam Dolar AS) / (in US Dollar)

<i>Eksposur Interest Rate Risk in Banking Book (IRRBB)</i>		
	30-Jun-18	30-Jun-17
All Ccy 1bp $\Delta$ NII	15,913.80	17,966.19
All Ccy 1bp $\Delta$ EVE	(10,144.65)	(13,441.67)



**Tabel 3.2. Pengungkapan Nilai LCR / Disclosure of Liquidity Coverage Ratio (LCR)**

NILAI LCR (%)				
	Triwulan 1	Triwulan 2	Triwulan 3	Triwulan 4
Bank secara individu	131.26	178.60	N/A	N/A
Bank secara konsolidasi	N/A	N/A	N/A	N/A

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity



**Tabel 4. Pengungkapan Risiko Operasional / Quantitative Disclosure Operational Risk**

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah) / In million IDR

No	Pendekatan yang Digunakan / Approach used	30-Jun-18			30-Jun-17		
		Pendapatan Bruto (Rata-rata 3 Tahun Terakhir) / Gross Revenue (average last 3 years)	Beban Modal / Capital Charges	ATMR / Risk Weighted Assets	Pendapatan Bruto (Rata-rata 3 Tahun Terakhir) / Gross Revenue (average last 3 years)	Beban Modal / Capital Charges	ATMR / Risk Weighted Assets
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Pendekatan Indikator Dasar	670,422	100,563	1,257,041	664,073	99,611	1,245,136
	<b>Total</b>	<b>670,422</b>	<b>100,563</b>	<b>1,257,041</b>	<b>664,073</b>	<b>99,611</b>	<b>1,245,136</b>

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity