

# Tabel Manajemen Risiko

## Risk Management Table

Tabel 1 Pengungkapan Kuantitatif Struktur Permodalan - Bank secara Individual /  
Table 1 Quantitative Disclosure of Capital Structure - Bank Only

(jutaan Rupiah / million Rupiah)

	31 Desember 2016 / December 31, 2016	31 Desember 2015 / December 31, 2015	
<b>I</b>	<b>KOMPONEN MODAL / CAPITAL COMPONENT</b>		
<b>A</b>	<b>Modal Inti / Core Capital (Tier-1)</b>		
1	Modal disetor / Paid-up Capital	3.269.574	3.269.574
2	Cadangan Tambahan Modal / Disclosed Reserve	4.227.773	3.687.952
3	Modal Inovatif / Innovative Capital Instruments	-	-
4	Faktor Pengurang Modal Inti / Tier-1 Capital Deduction Factor	(10.635)	(30.120)
5	Kepentingan Non Pengendali / Non-controlling Interest	-	-
<b>B</b>	<b>Modal Pelengkap / Complementary Capital (Tier-2)</b>		
1	Level Atas / Upper Tier-2	414.668	405.620
2	Level Bawah maksimum 50% Modal Inti / Lower Tier-2 (maximum 50% of Tier-1 Capital)	-	-
3	Faktor Pengurang Modal Pelengkap / Capital Deduction factor	-	-
<b>C</b>	<b>Faktor Pengurang Modal Inti dan Modal Pelengkap / Tier-1 and Tier-2 Capital Deduction Factor</b>		
	Eksposur Sekuritisasi / Securitization Exposures	-	-
<b>D</b>	<b>Modal Pelengkap Tambahan yang Memenuhi Syarat (Tier 3) / Additional Supplementary Capital (Tier-3)</b>		
	Modal Pelengkap Tambahan yang Dialokasikan untuk Mengantisipasi Risiko Pasar Modal / Additional Supplementary Capital For Market Risk Anticipation	-	-
<b>II</b>	<b>TOTAL MODAL INTI DAN MODAL PELENGKAP (A + B - C) / TOTAL OF CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A+B-C)</b>	7.901.380	7.333.026
<b>III</b>	<b>TOTAL MODAL INTI, MODAL PELENGKAP, DAN MODAL PELENGKAP TAMBAHAN YANG DIALOKASIKAN UNTUK MENGANTISIPASI RISIKO PASAR (A + B - C + E) / TOTAL OF CORE CAPITAL, SUPPLEMENTARY CAPITAL, AND ADDITIONAL SUPPLEMENTARY FOR MARKET RISK ANTICIPATION (A+B-C+E)</b>	7.901.380	7.333.026
<b>IV</b>	<b>ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT / RISK WEIGHTED ASSET FOR CREDIT RISK</b>	33.173.457	32.449.645
<b>V</b>	<b>ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL / RISK WEIGHTED ASSET FOR OPERATIONAL RISK</b>	2.379.313	1.982.000
<b>VI</b>	<b>ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR / RISK WEIGHTED ASSET FOR MARKET RISK</b>	133.987	136.128
A	Model Standar / Standardized Method	133.987	136.128
B	Model Internal / Internal Model	-	-
<b>VII</b>	<b>RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM UNTUK RISIKO KREDIT, RISIKO OPERASIONAL DAN RISIKO PASAR [ III : (IV + V + VI) ] / MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK [III: (IV+V+VI)]</b>	22,14%	21,21%

Tabel 2.1 Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Individual/  
 Tabel 2.1 Movement of Allowance for Impairment Losses Disclosure - Bank Only

(jutaan Rupiah / million Rupiah)

Keterangan / Description	31 Desember 2016 / December 31, 2016		31 Desember 2015 / December 31, 2015	
	CKPN Individual/ Allowance for Impairment Losses - Individual	CKPN Kolektif / Allowance for Impairment Losses - Collective	CKPN Individual/ Allowance for Impairment Losses - Individual	CKPN Kolektif / Allowance for Impairment Losses - Collective
Saldo awal CKPN / Beginning Balance – Allowance for Impairment Losses	103.325	229.738	346.536	162.250
Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Additional (reversal) allowance for impairment losses during the year (Net)	6.899	(9.392)	(270.453)	49.312
2.a Pembentukan CKPN pada periode berjalan / Additional allowance for impairment losses during the year	15.000	73.885	72.679	108.020
2.b Pemulihan CKPN pada periode berjalan / Reversal allowance for impairment losses during the year	(8.101)	(83.277)	(343.132)	(58.708)
CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan / Allowance for impairment losses used for written off receivables during the year	-	-	-	-
Pembentukan (pemulihan) lainnya pada periode berjalan / Other additional (reversal) of allowance during the year	(113)	(3.559)	27.242	18.176
<b>Saldo akhir CKPN / Ending Balance</b>	<b>110.111</b>	<b>216.787</b>	<b>103.325</b>	<b>229.738</b>

# Tabel Manajemen Risiko

## Risk Management Table

Tabel 2.2 Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual /  
Table 2.2 Disclosure of Net Receivables by Area – Bank Only

Kategori Portofolio / Portfolio Category	31 Desember 2016 / December 31, 2016							
	Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
2	3	4	5	6	7	8	9	10
Tagihan Kepada Pemerintah / Receivables on Sovereigns	5.651.505	-	-	-	-	-	-	5.651.505
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	2.248.190	229.653	-	-	-	533.399	-	3.011.242
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	1.082.453	-	-	-	-	-	2.146.622	3.229.075
Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	1.748	233	-	-	-	-	-	1.981
Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-
Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portofolio	14.840	22.005	331	-	-	-	-	37.176
Tagihan Kepada Korporasi / Receivables on Corporate	19.127.093	10.296.649	37.056	1.933.735	2.535.928	-	2.563.371	36.493.832
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-
Aset Lainnya / Other Assets	140.548	-	-	-	-	-	-	140.548
Eksposur di Unit Syariah / Exposures at Sharia Based	-	-	-	-	-	-	-	-
<b>Jumlah / Total</b>	<b>28.266.377</b>	<b>10.548.540</b>	<b>37.387</b>	<b>1.933.735</b>	<b>2.535.928</b>	<b>533.399</b>	<b>4.709.993</b>	<b>48.565.359</b>

Area 1 : Jakarta

Area 2 : Jawa Barat - West Java

Area 3 : Jawa Tengah - Central Java

Area 4 : Jawa Timur - East Java

Area 5 : Sumatera & Kalimantan

Area 6 : Indonesia Timur (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua) - Eastern Indonesia (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua)

Area 7 : Diluar Indonesia - Overseas

(jutaan Rupiah / million Rupiah)

31 Desember 2015 / December 31, 2015							
Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area							
Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
11	12	13	14	15	16	17	18
5.427.480	-	-	-	-	-	-	5.427.480
755.260	287.003	-	-	-	778.777	-	1.821.040
-	-	-	-	-	-	-	-
3.255.872	-	-	-	-	-	2.786.922	6.042.794
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
16.015	23.379	370	-	-	5	-	39.769
16.340.005	11.984.916	64.557	1.706.480	2.175.076	-	1.950.490	34.221.524
-	-	-	-	-	-	-	-
172.885	-	-	-	-	-	-	172.885
-	-	-	-	-	-	-	-
25.967.517	12.295.298	64.927	1.706.480	2.175.076	778.782	4.737.412	47.725.492

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Tabel 2.3 Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual /  
Table 2.3 Disclosure of Net Receivables by Contractual Maturity – Bank Only

Kategori Porfolio / Portfolio Category	31 Desember 2016 / December 31, 2016					
	Tagihan Bersih Berdasarkan Sisa Jangka Waktu / Net Receivables by Contractual Maturity					
	≤ 1 tahun / < 1 year	>1 thn s.d 3thn / >1 year - 3 year	>3 thn s.d 5thn / >3 year - 5 year	> 5 tahun / > 5 year	Non-Kontraktual / Non-Contractual	Jumlah / Total
2	3	4	5	6	7	8
Tagihan Kepada Pemerintah / Receivables on Sovereigns	2.906.877	124.482	-	-	2.620.146	5.651.505
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	913	756.788	2.253.541	-	-	3.011.242
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	2.411.351	358.727	46.195	25.152	387.650	3.229.075
Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	1.981	-	1.981
Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-
Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	461	3.380	6.461	26.874	-	37.176
Tagihan Kepada Korporasi / Receivables on Corporate	26.836.085	4.409.428	4.150.973	1.097.346	-	36.493.832
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
Aset Lainnya / Other Assets	-	-	-	-	140.548	140.548
Eksposur di Unit Syariah / Exposures at Sharia Based	-	-	-	-	-	-
<b>Jumlah / Total</b>	<b>32.155.687</b>	<b>5.652.805</b>	<b>6.457.170</b>	<b>1.151.353</b>	<b>3.148.344</b>	<b>48.565.359</b>

(jutaan Rupiah / million Rupiah)

31 Desember 2015 / December 31, 2015					
Tagihan Bersih Berdasarkan Sisa Jangka Waktu / Net Receivables by Contractual Maturity					
≤ 1 tahun / < 1 year	>1 thn s.d 3thn / >1 year - 3 year	>3 thn s.d 5thn / >3 year - 5 year	> 5 tahun / > 5 year	Non-Kontraktual / Non-Contractual	Jumlah / Total
9	10	11	12	13	14
2.486.792	-	169.783	-	2.770.905	5.427.480
20.744	1.250.350	262.943	287.003	-	1.821.040
-	-	-	-	-	-
5.319.672	425.653	109.576	8.685	179.208	6.042.794
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
360	3.132	4.441	31.836	-	39.769
19.639.008	7.525.900	4.106.708	2.949.908	-	34.221.524
-	-	-	-	-	-
-	-	-	-	172.885	172.885
-	-	-	-	-	-
27.466.576	9.205.035	4.653.451	3.277.432	3.122.998	47.725.492

# Tabel Manajemen Risiko

## Risk Management Table

Tabel 2.4 Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual /  
Table 2.4 Disclosure of Net Receivables by Economic Sectors - Bank Only

No.	Sektor Ekonomi / Economic Sectors	Tagihan Kepada Pemerintah / Receivables on Sovereigns	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank / Receivables on Banks	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate
<b>31 Desember 2016 / December 31, 2016</b>							
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	2.780.677	-	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	229.652	-	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-
10	Perantara Keuangan / Financial Intermediary	5.527.023	913	-	3.229.075	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	124.482	-	-	-	-	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities	-	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan an Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Activities of Households as Employers	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	-	-	-	-	1.981	-
20	Lainnya / Others	-	-	-	-	-	-
<b>Jumlah / Total</b>		<b>5.651.505</b>	<b>3.011.242</b>	<b>-</b>	<b>3.229.075</b>	<b>1.981</b>	<b>-</b>
<b>31 Desember 2015 / December 31, 2015</b>							
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	1.534.037	-	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	287.003	-	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-
10	Perantara Keuangan / Financial Intermediary	5.257.697	-	-	6.042.794	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	169.783	-	-	-	-	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities	-	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan an Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Activities of Households as Employers	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	-	-	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-
<b>Jumlah / Total</b>		<b>5.427.480</b>	<b>1.821.040</b>	<b>-</b>	<b>6.042.794</b>	<b>-</b>	<b>-</b>

(jutaan Rupiah / million Rupiah)

Kredit Pegawai/ Pensiunan / Employee/Retired Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	Tagihan Kepada Korporasi / Receivables on Corporate	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	Aset Lainnya/ Other Assets	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit
-	-	973.853	-	-	-
-	-	-	-	-	-
-	-	3.410.500	-	-	-
-	-	17.503.910	-	-	-
-	-	6.758	-	-	-
-	-	1.100.043	-	-	-
-	-	4.695.680	-	-	-
-	-	-	-	-	-
-	-	551.500	-	-	-
-	-	7.203.150	-	-	-
-	-	1.048.438	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	35.995	-	-	-	-
-	1.181	-	-	140.548	-
-	<b>37.176</b>	<b>36.493.832</b>	-	<b>140.548</b>	-
-	-	1.117.867	-	-	-
-	-	-	-	-	-
-	-	3.094.164	-	-	-
-	-	18.548.236	-	-	-
-	-	828	-	-	-
-	-	1.289.252	-	-	-
-	-	3.978.222	-	-	-
-	-	-	-	-	-
-	-	622.249	-	-	-
-	-	4.538.948	-	-	-
-	-	1.031.758	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	38.901	-	-	-	-
-	868	-	-	172.885	-
-	<b>39.769</b>	<b>34.221.524</b>	-	<b>172.885</b>	-



# Tabel Manajemen Risiko

## Risk Management Table

Tabel 2.5 Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual /  
Table 2.5 Disclosure of Receivables and Provisioning based on Area - Bank Only

No	Keterangan / Description	31 Desember 2016 / December 31, 2016							
		Tagihan Berdasarkan Wilayah / Net Receivables by Area							
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
1	Tagihan / Receivables	26.262.577	9.442.819	34.133	1.906.788	2.219.425	533.399	2.006.153	42.405.294
2	Tagihan yang mengalami penurunan nilai (impaired) / Impaired Receivables								
	a. Belum Jatuh Tempo / Non Past Due	150.871	9.000	-	-	-	-	-	159.871
	b. Telah jatuh tempo / Past Due	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Individual / Allowance for Impairment Losses - Individual	101.111	9.000	-	-	-	-	-	110.111
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif / Allowance for Impairment Losses - Collective	123.256	73.803	126	2.023	3.789	13.791	-	216.788
5	Tagihan yang dihapus buku / Written-Off Receivables	-	-	-	-	-	-	-	-

Area 1 : Jakarta

Area 2 : Jawa Barat - West Java

Area 3 : Jawa Tengah - Central Java

Area 4 : Jawa Timur - East Java

Area 5 : Sumatera & Kalimantan

Area 6 : Indonesia Timur (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua) - Eastern Indonesia (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua)

Area 7 : Diluar Indonesia - Overseas

Tabel 2.6 Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual /  
Table 2.6 Disclosure of Receivables and Provisioning based on Economic Sectors - Bank Only

Sektor Ekonomi / Economic Sectors	Tagihan / Receivables	Tagihan yang Mengalami Penurunan Nilai / Impaired Receivables		Cadangan kerugian Penurunan nilai (CKPN)- Individual / Allowance for Impairment Losses - Individual	Cadangan kerugian Penurunan nilai (CKPN)- Kolektif / Allowance for Impairment Losses - Collective	Tagihan yang dihapus buku / Written-Off Receivables
		Belum Jatuh Tempo / Non Past Due	Telah Jatuh Tempo / Past Due			
<b>31 Desember 2016 / December 31, 2016</b>						
Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	677.822	-	-	-	220	-
Perikanan / Fishery	-	-	-	-	-	-
Pertambangan dan Penggalian / Mining and Quarrying	5.732.241	-	-	-	103.364	-
Industri Pengolahan / Manufacturing	15.423.062	9.000	-	9.000	81.048	-
Listrik, Gas dan Air / Electricity, Gas and Water	229.652	-	-	-	476	-
Konstruksi / Construction	177.299	50.871	-	1.111	1.234	-
Perdagangan Besar dan Eceran / Wholesale and Retail Trading	3.438.226	-	-	-	12.939	-
Penyediaan Akomodasi dan Penyediaan Makanan Minum / Hotel and Food & Beverage	-	-	-	-	-	-
Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	634.012	100.000	-	100.000	906	-
Perantara Keuangan / Financial Intermediary	15.054.815	-	-	-	14.726	-
Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	733.977	-	-	-	1.488	-
Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	124.482	-	-	-	387	-
Jasa Pendidikan / Education Services	-	-	-	-	-	-
Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activity	-	-	-	-	-	-
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-
Jasa Perorangan yang Melayani Rumah Tangga / Personal Services Serving Households	-	-	-	-	-	-
Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-
Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-
Bukan Lapangan Usaha / Non Business Field	37.976	-	-	-	-	-
Lainnya / Others	141.729	-	-	-	-	-
<b>Jumlah / Total</b>	<b>42.405.293</b>	<b>159.871</b>	<b>-</b>	<b>110.111</b>	<b>216.788</b>	<b>-</b>

(jutaan Rupiah / million Rupiah)

31 Desember 2015 / December 31, 2015							
Tagihan Berdasarkan Wilayah / Net Receivables by Area							
Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
23.881.341	11.182.155	63.741	1.446.657	2.127.317	778.783	2.634.729	42.114.723
193.692	-	-	-	-	-	-	193.692
-	-	-	-	-	-	-	-
103.325	-	-	-	-	-	-	103.325
119.371	87.103	206	3.522	17.982	1.547	7	229.738
-	-	-	-	-	-	-	-

(jutaan Rupiah / million Rupiah)

Sektor Ekonomi / Economic Sectors	Tagihan / Receivables	Tagihan yang Mengalami Penurunan Nilai / Impaired Receivables	Belum Jatuh Tempo / Non Past Due	Telah Jatuh Tempo / Past Due	Cadangan kerugian Penurunan nilai (CKPN)- Individual / Allowance for Impairment Losses - Individual	Cadangan kerugian Penurunan nilai (CKPN)- Kolektif / Allowance for Impairment Losses - Collective	Tagihan yang yang dihapus buku / Written-Off Receivables
<b>31 Desember 2015 / December 31, 2015</b>							
Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	1.087.417	-	-	-	-	8.084	-
Perikanan / Fishery	-	-	-	-	-	-	-
Pertambangan dan Penggalian / Mining and Quarrying	4.303.480	-	-	-	-	78.965	-
Industri Pengolahan / Manufacturing	16.673.636	-	-	-	-	122.964	-
Listrik, Gas dan Air / Electricity, Gas and Water	287.003	-	-	-	-	572	-
Konstruksi / Construction	295.710	93.692	-	-	3.325	2.136	-
Perdagangan Besar dan Eceran / Wholesale and Retail Trading	2.861.150	-	-	-	-	11.115	-
Penyediaan Akomodasi dan Penyediaan Makanan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-
Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	713.642	100.000	-	-	100.000	604	-
Perantara Keuangan / Financial Intermediary	14.796.696	-	-	-	-	3.673	-
Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	713.552	-	-	-	-	1.117	-
Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	169.783	-	-	-	-	508	-
Jasa Pendidikan / Education Services	-	-	-	-	-	-	-
Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activity	-	-	-	-	-	-	-
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-
Jasa Perorangan yang Melayani Rumah Tangga / Personal Services Serving Households	-	-	-	-	-	-	-
Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-	-
Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-	-
<b>Bukan Lapangan Usaha / Non Business Field</b>	<b>38.901</b>	-	-	-	-	-	-
Lainnya / Others	173.753	-	-	-	-	-	-
<b>Jumlah / Total</b>	<b>42.114.723</b>	<b>193.692</b>	-	-	<b>103.325</b>	<b>229.738</b>	-

# Tabel Manajemen Risiko

## Risk Management Table

Tabel 3.1 Pengungkapan Tagihan Bersih Berdasarkan Kategori Porfolio dan Skala Peringkat - Bank secara Individual /  
Table 3.1 Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

31 Desember 2016 / December 31st, 2016								
Kategori Porfolio / Portfolio Category	Lembaga Peringkat / Rating Company	Tagihan Bersih / Net Receivables						
		Peringkat Jangka Panjang / Long Term Rating						
		AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-
	Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-
	Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1to Baa3	Ba1 to Ba3	B1 to B3	Less than B3
	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)
	PT. ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-	Less than [Idr]B-
	PT. PEFINDO	idAAA	idAA+ to idAA-	idA to id A-	idBBB+ to idBBB-	idBB to idBB-	idB+ to B-	Less than id B-
Tagihan Kepada Pemerintah / Receivables on Sovereigns		-	-	-	-	5.651.505	-	-
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities		-	-	-	-	2.476.930	533.399	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks		200.400	226.150	2.146.295	32.309	40.527	-	-
Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property		-	-	-	-	-	-	-
Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate		-	-	-	-	-	-	-
Kredit Pegawai/Pensiunan / Employee/Retired Loans		-	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio		-	-	-	-	-	-	-
Tagihan kepada Korporasi / Receivables on Corporate		304.391	4.692.099	1.783.396	2.309.001	748.750	-	-
Tagihan yang Telah Jatuh Tempo / Past Due Receivables		-	-	-	-	-	-	-
Aset Lainnya / Other Assets		-	-	-	-	-	-	-
Eksposur di Unit Usaha Syariah (apabila ada) / Exposures at Sharia Based Business Activity Unit		-	-	-	-	-	-	-
<b>Jumlah / Total</b>		<b>504.791</b>	<b>4.918.249</b>	<b>3.929.691</b>	<b>2.341.310</b>	<b>8.917.712</b>	<b>533.399</b>	<b>-</b>

31 Desember 2015 / December 31st, 2015								
Kategori Porfolio / Portfolio Category	Lembaga Peringkat / Rating Company	Tagihan Bersih / Net Receivables						
		Peringkat Jangka Panjang / Long Term Rating						
		AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-
	Fitch Rating	AAA	AA+ to AA- <td>A+ to A- <td>BBB+ to BBB- <td>BB+ to BB- <td>B+ to B- <td>Less than B- </td></td></td></td></td>	A+ to A- <td>BBB+ to BBB- <td>BB+ to BB- <td>B+ to B- <td>Less than B- </td></td></td></td>	BBB+ to BBB- <td>BB+ to BB- <td>B+ to B- <td>Less than B- </td></td></td>	BB+ to BB- <td>B+ to B- <td>Less than B- </td></td>	B+ to B- <td>Less than B- </td>	Less than B-
	Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1to Baa3	Ba1 to Ba3	B1 to B3	Less than B3
	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)
	PT. ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-	Less than [Idr]B-
	PT. PEFINDO	idAAA	idAA+ to idAA-	idA to id A-	idBBB+ to idBBB-	idBB to idBB-	idB+ to B-	Less than id B-
Tagihan Kepada Pemerintah / Receivables on Sovereigns		-	-	-	-	5.427.480	-	-
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities		-	-	-	-	1.042.262	778.778	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks		250.090	155.272	2.737.468	101.223	844.022	-	-
Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property		-	-	-	-	-	-	-
Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate		-	-	-	-	-	-	-
Kredit Pegawai/Pensiunan / Employee/Retired Loans		-	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio		-	-	-	-	-	-	-
Tagihan kepada Korporasi / Receivables on Corporate		-	3.233.030	2.155.757	577.992	926.570	-	-
Tagihan yang Telah Jatuh Tempo / Past Due Receivables		-	-	-	-	-	-	-
Aset Lainnya / Other Assets		-	-	-	-	-	-	-
Eksposur di Unit Usaha Syariah (apabila ada) / Exposures at Sharia Based Business Activity Unit		-	-	-	-	-	-	-
<b>Jumlah / Total</b>		<b>250.090</b>	<b>3.388.302</b>	<b>4.893.225</b>	<b>679.215</b>	<b>8.240.334</b>	<b>778.778</b>	<b>-</b>

(jutaan Rupiah / million Rupiah)

31 Desember 2016 / December 31, 2016					
Tagihan Bersih / Net Receivables					
Peringkat Jangka Pendek / Short Term Rating				Tanpa Peringkat / Unrated	Jumlah / Total
A-1	A-2	A-3	Less than A-3		
F1+ to F1	F2	F3	Less than F3		
P-1	P-2	P-3	Less than P-3		
F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)		
[idr]A1+ to [idr]A1	[idr]A2+ to [idr]A2	[idr]A3+ to [idr] A3	Less than [idr]A3		
idA1	idA2	idA3 to idA4	Less than idA4		
-	-	-	-	-	5.651.505
-	-	-	-	913	3.011.242
-	-	-	-	-	-
-	-	-	-	583.394	3.229.075
-	-	-	-	1.981	1.981
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	37.176	37.176
-	-	-	-	26.656.195	36.493.832
-	-	-	-	-	-
-	-	-	-	140.548	140.548
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	27.420.207	48.565.359

(jutaan Rupiah / million Rupiah)

31 Desember 2015 / December 31st, 2015					
Tagihan Bersih / Net Receivables					
Peringkat Jangka Pendek / Short Term Rating				Tanpa Peringkat / Unrated	Jumlah / Total
A-1	A-2	A-3	Less than A-3		
F1+ to F1	F2	F3	Less than F3		
P-1	P-2	P-3	Less than P-3		
F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)		
[idr]A1+ to [idr]A1	[idr]A2+ to [idr]A2	[idr]A3+ to [idr] A3	Less than [idr]A3		
idA1	idA2	idA3 to idA4	Less than idA4		
-	-	-	-	-	5.427.480
-	-	-	-	-	1.821.040
-	-	-	-	-	-
-	-	-	-	1.954.719	6.042.794
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	39.769	39.769
-	-	-	-	27.328.175	34.221.524
-	-	-	-	-	-
-	-	-	-	172.885	172.885
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	29.495.548	47.725.492

# Tabel Manajemen Risiko

## Risk Management Table

Tabel 3.2 Pengungkapan Risiko Kredit Pihak Lawan : Transaksi Derivatif /  
Table 3.2 Disclosure of Counterparty Credit Risk : Derivative Transaction

No	Variabel yang Mendasari / Underlying Variables	31 Desember 2016 / December 31, 2016							
		National Amount			Tagihan Derivatif / Derivative Receivables	Kewajiban Derivatif/ Derivative Liabilities	Tagihan Bersih sebelum MRK / Net Receivables before CRM	MRK / CRM	Tagihan Bersih setelah MRK / Net Receivable after CRM
		≤ 1 Tahun / ≤ 1 Year	> 1 Tahun - ≤ 5 Tahun / > 1 Year - ≤ 5 Years	> 5 Tahun / > 5 Years					
1	Suku Bunga / Interest Rate	143.165	3.944.745	450.789	20.884	15.870	279.848	-	279.848
2	Nilai Tukar / Foreign Exchange	6.485.865	6.436.413	-	259.668	173.804	678.530	-	678.530
3	Lainnya / Others	-	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>6.629.030</b>	<b>10.381.158</b>	<b>450.789</b>	<b>280.552</b>	<b>189.674</b>	<b>958.378</b>	<b>-</b>	<b>958.378</b>

(jutaan Rupiah / million Rupiah)

31 Desember 2015 / December 31, 2015							
National Amount			Tagihan Derivatif / Derivative Receivables	Kewajiban Derivatif/ Derivative Liabilities	Tagihan Bersih sebelum MRK / Net Receivables before CRM	MRK / CRM	Tagihan Bersih setelah MRK / Net Receivable after CRM
≤ 1 Tahun / ≤ 1 Year	> 1 Tahun - ≤ 5 Tahun / > 1 Year - ≤ Years	> 5 Tahun / > 5 Years					
296.765	4.790.769	299.135	18.164	10.148	311.545	113	311.432
8.117.760	3.792.736	-	514.190	502.455	803.968	1.062	802.906
-	-	-	-	-	-	-	-
8.414.525	8.583.505	299.135	532.354	512.603	1.115.513	1.175	1.114.338

# Tabel Manajemen Risiko

## Risk Management Table

Tabel 4.1 Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual /

Table 4.1 Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Bank Only

Kategori Porfolio	31 Desember 2016 / December 31, 2016										ATMR	Beban Modal
	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit											
	0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya		
<b>Eksposur Neraca / Balance Sheet Exposures</b>												
Tagihan Kepada Pemerintah / Receivables on Sovereigns	5.646.478	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	1.014.719	-	1.996.523	-	-	2.503.883	225.349
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	-	2.207.944	-	-	-	488.574	-	-	-	-	685.876	61.729
Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	1.981	-	-	-	-	-	-	-	693	62
Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	37.176	-	-	-	27.882	2.509
Tagihan Kepada Korporasi / Receivables on Corporate	39.800	4.850.925	-	-	-	2.504.163	-	23.366.352	-	-	25.588.618	2.302.976
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
Aset Lainnya / Other Assets	6.340	-	-	-	-	-	-	134.208	-	-	134.208	12.079
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Eksposur Neraca</b>	<b>5.692.618</b>	<b>7.058.869</b>	<b>1.981</b>	<b>-</b>	<b>-</b>	<b>4.007.456</b>	<b>37.176</b>	<b>25.497.083</b>	<b>-</b>	<b>-</b>	<b>28.941.160</b>	<b>2.604.704</b>
<b>Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/ Contingency Receivables Exposures</b>												
Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-
Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-
Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Korporasi / Receivables on Corporate	-	87.492	-	-	-	3.154.232	-	2.070.074	-	-	3.664.688	329.822
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Eksposur TRA</b>	<b>-</b>	<b>87.492</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3.154.232</b>	<b>-</b>	<b>2.070.074</b>	<b>-</b>	<b>-</b>	<b>3.664.688</b>	<b>329.822</b>
<b>Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk</b>												
Tagihan Kepada Pemerintah / Receivables on Sovereigns	5.027	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	-	231.698	-	-	-	274.811	-	26.048	-	-	209.793	18.881
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Korporasi / Receivables on Corporate	-	58.074	-	-	-	33.034	-	329.686	-	-	357.818	32.204
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Eksposur Counterparty Credit Risk</b>	<b>5.027</b>	<b>289.772</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>307.845</b>	<b>-</b>	<b>355.734</b>	<b>-</b>	<b>-</b>	<b>567.611</b>	<b>51.085</b>

(jutaan Rupiah / million Rupiah)

31 Desember 2015 / December 31, 2015											ATMR	Beban Modal
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit												
0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya			
5.407.957	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	471.447	-	1.349.593	-	-	1.585.317	126.825	
-	-	-	-	-	-	-	-	-	-	-	-	
-	2.614.573	-	-	-	2.243.405	-	413.574	-	-	2.058.191	164.655	
-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	39.769	-	-	-	29.827	2.386	
58.958	3.138.435	-	-	-	4.040.800	-	22.060.002	-	-	24.708.088	1.976.647	
-	-	-	-	-	-	-	-	-	-	-	-	
5.055	-	-	-	-	-	-	167.830	-	-	167.830	13.426	
-	-	-	-	-	-	-	-	-	-	-	-	
<b>5.471.970</b>	<b>5.753.008</b>	-	-	-	<b>6.755.652</b>	<b>39.769</b>	<b>23.990.999</b>	-	-	<b>28.549.253</b>	<b>2.283.940</b>	
-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	
254	72.423	-	-	-	2.553.530	-	1.972.374	-	-	3.263.623	261.090	
-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	
<b>254</b>	<b>72.423</b>	-	-	-	<b>2.553.530</b>	-	<b>1.972.374</b>	-	-	<b>3.263.623</b>	<b>261.090</b>	
19.523	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	
-	157.129	-	-	-	614.113	-	-	-	-	338.482	27.079	
-	-	-	-	-	-	-	-	-	-	-	-	
1.175	22.170	-	-	-	15.098	-	286.304	-	-	298.287	23.863	
-	-	-	-	-	-	-	-	-	-	-	-	
<b>20.698</b>	<b>179.299</b>	-	-	-	<b>629.211</b>	-	<b>286.304</b>	-	-	<b>636.769</b>	<b>50.942</b>	



# Tabel Manajemen Risiko

## Risk Management Table

Tabel 4.2 Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual /  
Tabel 4.2 Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Only

Kategori Porfolio / Portfolio Category	Tagihan Bersih / Net Receivable	31 Desember 2016 / December 31, 2016				
		Bagian yang Dijamin Dengan				Bagian Yang Tidak Dijamin / Portion uncovered
		Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Insurance	Lainnya / Others	
<b>Eksposur Neraca / Balance Sheet Exposures</b>						
Tagihan Kepada Pemerintah / Receivables on Sovereigns	5.646.478	-	-	-	-	5.646.478
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	3.011.242	1.013.806	-	-	-	1.997.436
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	2.696.518	-	-	-	-	2.696.518
Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	1.981	-	-	-	-	1.981
Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-
Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	37.176	-	-	-	-	37.176
Tagihan Kepada Korporasi / Receivables on Corporate	30.761.240	409.002	1.144.607	-	-	29.207.631
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
Aset Lainnya / Other Assets	140.548	-	-	-	-	140.548
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-
<b>Total Eksposur Neraca</b>	<b>42.295.183</b>	<b>1.422.808</b>	<b>1.144.607</b>	<b>-</b>	<b>-</b>	<b>39.727.768</b>
<b>Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures</b>						
Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	-	-	-	-	-	-
Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-
Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-
Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-
Tagihan Kepada Korporasi / Receivables on Corporate	5.311.798	2.497.315	617.016	-	-	2.197.467
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-
<b>Total Eksposur TRA</b>	<b>5.311.798</b>	<b>2.497.315</b>	<b>617.016</b>	<b>-</b>	<b>-</b>	<b>2.197.467</b>
<b>Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk</b>						
Tagihan Kepada Pemerintah / Receivables on Sovereigns	5.027	-	-	-	-	5.027
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	532.557	-	-	-	-	532.557
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-
Tagihan Kepada Korporasi / Receivables on Corporate	420.794	-	-	-	-	420.794
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-
<b>Total Eksposur Counterparty Credit Risk</b>	<b>958.378</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>958.378</b>
<b>Total (A+B+C)</b>	<b>48.565.359</b>	<b>3.920.123</b>	<b>1.761.623</b>	<b>-</b>	<b>-</b>	<b>42.883.613</b>

(jutaan Rupiah / million Rupiah)

Tagihan Bersih / Net Receivable	31 Desember 2015 / December 31, 2015				
	Bagian yang Dijamin Dengan				Bagian Yang Tidak Dijamin / Portion uncovered
	Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Insurance	Lainnya / Others	
5.407.957	-	-	-	-	5.407.957
1.821.040	471.447	-	-	-	1.349.593
-	-	-	-	-	-
5.271.552	-	-	-	-	5.271.552
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
39.769	-	-	-	-	39.769
29.298.195	1.496.140	1.877.659	-	-	25.924.396
-	-	-	-	-	-
172.885	-	-	-	-	172.885
-	-	-	-	-	-
<b>42.011.398</b>	<b>1.967.587</b>	<b>1.877.659</b>	<b>-</b>	<b>-</b>	<b>38.166.152</b>
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
4.598.581	1.916.268	567.225	-	-	2.115.088
-	-	-	-	-	-
-	-	-	-	-	-
<b>4.598.581</b>	<b>1.916.268</b>	<b>567.225</b>	<b>-</b>	<b>-</b>	<b>2.115.088</b>
-	-	-	-	-	-
19.523	-	-	-	-	19.523
-	-	-	-	-	-
-	-	-	-	-	-
771.242	-	-	-	-	771.242
-	-	-	-	-	-
324.748	-	1.175	-	-	323.573
-	-	-	-	-	-
<b>1.115.513</b>	<b>-</b>	<b>1.175</b>	<b>-</b>	<b>-</b>	<b>1.114.338</b>
<b>47.725.492</b>	<b>3.883.855</b>	<b>2.446.059</b>	<b>-</b>	<b>-</b>	<b>41.395.578</b>

# Tabel Manajemen Risiko

## Risk Management Table

Tabel 5.1 Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Aset di Neraca /  
 Tabel 5.1 Calculation of Risk Weighted Assets for Credit Risk under Standardized Method: on Balance Sheet Exposures

No	Kategori Porfolio / Portfolio Category	31 Desember 2016 / December 31, 2016		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	5.646.478	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	3.011.242	3.010.786	2.503.883
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	2.696.518	685.876	685.876
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	1.981	693	693
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	37.176	27.882	27.882
9	Tagihan Kepada Korporasi / Receivables on Corporate	30.761.240	26.365.114	25.588.618
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-
11	Aset Lainnya / Other Assets	140.548	-	134.208
	<b>Jumlah/ Total</b>	<b>42.295.183</b>	<b>30.090.351</b>	<b>28.941.160</b>

Tabel 5.2 Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif /  
 Tabel 5.2 Calculation of Risk Weighted Assets for Credit Risk under Standardized Approach: Off Balance Sheet Commitment/Contingency Exposures

No	Kategori Porfolio / Portfolio Category	31 Desember 2016 / December 31, 2016		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	-	-
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-
9	Tagihan Kepada Korporasi / Receivables on Corporate	5.311.798	4.882.009	3.664.687
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-
	<b>Jumlah/ Total</b>	<b>5.311.798</b>	<b>4.882.009</b>	<b>3.664.687</b>

(jutaan Rupiah / million Rupiah)

31 Desember 2015 / December 31, 2015		
Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
5.407.957	-	-
1.821.040	1.821.040	1.585.317
-	-	-
5.271.552	2.058.191	2.058.191
-	-	-
-	-	-
-	-	-
39.769	29.827	29.827
29.298.195	26.358.989	24.708.088
-	-	-
172.885	-	167.830
<b>42.011.398</b>	<b>30.268.047</b>	<b>28.549.253</b>

(jutaan Rupiah / million Rupiah)

31 Desember 2015 / December 31, 2015		
Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
4.598.581	3.898.771	3.263.623
-	-	-
<b>4.598.581</b>	<b>3.898.771</b>	<b>3.263.623</b>

# Tabel Manajemen Risiko

## Risk Management Table

Tabel 5.3 Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit) /

Tabel 5.3 Calculation of Risk Weighted Assets for Credit Risk under Standardized Method: Counterparty Credit Risk Exposure

No	Kategori Portofolio / Portfolio Category	31 Desember 2016 / December 31, 2016		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	5.027	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	532.557	209.793	209.793
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	420.794	357.817	357.817
7	Eksposur Tertimbang dari Credit Valuation adjustment (CVA)			-
	<b>Jumlah/ Total</b>	<b>958.378</b>	<b>567.610</b>	<b>567.610</b>

Tabel 5.4 Pengungkapan Total Pengukuran Risiko Kredit /

Tabel 5.4 Disclosure of Total Credit Risk Measurement

(jutaan Rupiah / million Rupiah)

	31 Desember 2016 / December 31, 2016	31 Desember 2015/ December 31, 2015
TOTAL ATMR RISIKO KREDIT / TOTAL RWA - CREDIT RISK	33.173.457	32.449.645
TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR	-	-

Tabel 6 Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar - Bank Secara Individual /

Tabel 6 Disclosure of Market Risk Using Standardized Method - Bank Only

(jutaan Rupiah / million Rupiah)

No	Jenis Risiko / Type of Risk	31 Desember 2016 / December 31, 2016		31 Desember 2015/ December 31, 2015	
		Bank		Bank	
		Beban Modal / Capital Charge	ATMR / RWA	Beban Modal / Capital Charge	ATMR / RWA
1	Risiko Suku Bunga / Interest Rate Risk				
	a. Risiko Spesifik / Specific Risk	-	-	-	-
	b. Risiko Umum / General Risk	10.092	126.149	8.952	111.895
2	Risiko Nilai Tukar / Foreign Exchange Risk	627	7.838	1.939	24.233
3	Risiko Ekuitas / Equity Risk		-		-
4	Risiko Komoditas / Commodity Risk		-		-
5	Risiko Option / Option Risk	-	-	-	-
	<b>Jumlah/ Total</b>	<b>10.719</b>	<b>133.987</b>	<b>10.891</b>	<b>136.128</b>

(jutaan Rupiah / million Rupiah)

31 Desember 2015 / December 31, 2015		
Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
19.523	-	-
-	-	-
-	-	-
771.242	338.482	338.482
-	-	-
324.748	299.463	298.287
		-
<b>1.115.513</b>	<b>637.945</b>	<b>636.769</b>

Tabel 7 Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual /  
*Tabel 7 Quantitative Disclosure of Operational Risk - Bank Only*

(jutaan Rupiah / million Rupiah)

Pendekatan Yang Digunakan / Indicator Approach	(jutaan Rupiah / million Rupiah)		
	Pendapatan Bruto (Rata-rata 3 tahun terakhir) / Average Gross Income in the Past 3 years	Beban Modal / Capital Charge	ATMR / RWA
31 Desember 2016 / December 31, 2016 Pendekatan Indikator Dasar / Basic Indicator Approach	1.268.964	190.345	2.379.313
<b>Total</b>	<b>1.268.964</b>	<b>190.345</b>	<b>2.379.313</b>
31 Desember 2015 / December 31, 2015 Pendekatan Indikator Dasar / Basic Indicator Approach	1.057.066	158.560	1.982.000
<b>Total</b>	<b>1.057.066</b>	<b>158.560</b>	<b>1.609.675</b>

# Tabel Manajemen Risiko

## Risk Management Table

Tabel 8.1 Pengungkapan Profil Maturitas Rupiah - Bank secara Individual /  
Tabel 8.1 Disclosure of Rupiah Maturity Profile - Bank Only

No	POS-POS / Accounts	31 Desember 2016 / December 31, 2016					
		Saldo / Balance	≤ 1 bulan / < 1 month	> 1 bln - 3 bln / > 1 month - 3 months	> 3 bln - 6 bln / > 3 months - 6 months	> 6 bln - 12 bln / > 6 months - 12 months	> 12 bulan / > 12 months
<b>I</b>	<b>Neraca / Balance Sheet</b>						
	<b>A Aset / Assets</b>						
	1 Kas / Cash	2.287	2.287	-	-	-	-
	2 Penempatan pada Bank Indonesia / Placement with Bank Indonesia	3.406.721	1.089.265	494.101	778.926	1.044.429	-
	3 Penempatan pada bank lain / Placement with Other Banks	203.492	203.492	-	-	-	-
	4 Surat Berharga / Marketable Securities	163.777	93.915	15.911	53.951	-	-
	5 Kredit yang diberikan / Loans	11.129.690	6.748.735	1.566.531	340.573	1.084.481	1.389.370
	6 Tagihan Lainnya / Other Receivables	1.363.283	328.905	436.858	597.520	-	-
	7 Lain-lain / Others	87.131	87.131	-	-	-	-
	<b>Total Aset / Total Assets</b>	<b>16.356.381</b>	<b>8.553.730</b>	<b>2.513.401</b>	<b>1.770.970</b>	<b>2.128.910</b>	<b>1.389.370</b>
	<b>B Liabilitas / Liabilities</b>						
	1 Dana Pihak Ketiga / Third Party Fund	6.447.825	6.019.432	384.638	43.755	-	-
	2 Liabilitas kepada Bank Indonesia / Liabilities with Bank Indonesia	395	395	-	-	-	-
	3 Liabilitas kepada bank lain / Liabilities with Other Banks	734.273	734.273	-	-	-	-
	4 Surat Berharga yang Diterbitkan / Securities Issued	-	-	-	-	-	-
	5 Pinjaman yang Diterima / Borrowing	264	-	128	-	136	-
	6 Liabilitas Lainnya / Other Liabilities	1.269.171	239.919	431.732	597.520	-	-
	7 Lain-lain / Others	236.427	236.427	-	-	-	-
	<b>Total Liabilitas / Total Liabilities</b>	<b>8.688.355</b>	<b>7.230.446</b>	<b>816.498</b>	<b>641.275</b>	<b>136</b>	<b>-</b>
	<b>Selisih Aset dengan Liabilitas dalam Neraca / Assets and Liabilities Differences</b>	<b>7.668.026</b>	<b>1.323.284</b>	<b>1.696.903</b>	<b>1.129.695</b>	<b>2.128.774</b>	<b>1.389.370</b>
<b>II</b>	<b>Rekening Administratif / Off Balance Sheet</b>						
	<b>A Tagihan Rekening Administratif / Off Balance Sheet Receivables</b>						
	1 Komitmen / Commitment	7.681.795	2.131.430	677.556	287.029	907.627	3.678.153
	2 Kontinjensi / Contingencies	25.185	-	-	-	-	25.185
	<b>Total Tagihan Rekening Administratif / Total Off Balance Sheet</b>	<b>7.706.980</b>	<b>2.131.430</b>	<b>677.556</b>	<b>287.029</b>	<b>907.627</b>	<b>3.703.338</b>
	<b>B Liabilitas Rekening Administratif / Off Balance Sheet Liabilities</b>						
	1 Komitmen / Commitment	6.933.620	774.826	743.705	336.645	1.027.527	4.050.917
	2 Kontinjensi / Contingencies	-	-	-	-	-	-
	<b>Total Kewajiban Rekening Administratif / Total Off Balance Sheet Liabilities</b>	<b>6.933.620</b>	<b>774.826</b>	<b>743.705</b>	<b>336.645</b>	<b>1.027.527</b>	<b>4.050.917</b>
	<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Assets and Liabilities Differences</b>	<b>773.306</b>	<b>1.356.604</b>	<b>(66.149)</b>	<b>(49.616)</b>	<b>(119.900)</b>	<b>(347.579)</b>
	<b>[(IA-IB) + (IIA-IB)]</b>	<b>8.441.386</b>	<b>2.679.888</b>	<b>1.630.754</b>	<b>1.080.079</b>	<b>2.008.874</b>	<b>1.041.791</b>
	<b>Selisih Kumulatif / Cumulative Differences</b>	<b>8.441.386</b>	<b>2.679.888</b>	<b>4.310.642</b>	<b>5.390.721</b>	<b>7.399.595</b>	<b>8.441.386</b>

(jutaan Rupiah / million Rupiah)

31 Desember 2015 / December 31, 2015					
Saldo / Balance	≤ 1 bulan / < 1 month	> 1 bln - 3 bln / > 1 month - 3 months	> 3 bln - 6 bln / > 3 months - 6 months	> 6 bln - 12 bln / > 6 months - 12 months	> 12 bulan / > 12 months
2.051	2.051	-	-	-	-
2.348.500	1.366.784	24.748	284.445	672.523	-
3.709	3.709	-	-	-	-
36.573	-	36.573	-	-	-
10.840.457	6.755.514	781.884	265.550	507.554	2.529.955
729.259	388.629	226.567	114.063	-	-
125.979	125.979	-	-	-	-
14.086.528	8.642.666	1.069.772	664.058	1.180.077	2.529.955
4.989.039	4.530.777	437.425	20.837	-	-
-	-	-	-	-	-
217.301	217.301	-	-	-	-
-	-	-	-	-	-
1.466	-	-	-	-	1.466
695.571	354.941	226.567	114.063	-	-
201.537	201.537	-	-	-	-
6.104.914	5.304.556	663.992	134.900	-	1.466
7.981.614	3.338.110	405.780	529.158	1.180.077	2.528.489
7.968.035	1.232.908	2.366.685	797.838	685.709	2.884.895
13.087	-	-	-	-	13.087
7.981.122	1.232.908	2.366.685	797.838	685.709	2.897.982
9.276.271	431.221	4.049.237	546.324	649.499	3.599.990
-	-	-	-	-	-
9.276.271	431.221	4.049.237	546.324	649.499	3.599.990
(1.295.149)	801.687	(1.682.552)	251.514	36.210	(702.008)
6.686.465	4.139.797	(1.276.772)	780.672	1.216.287	1.826.481
6.686.465	4.139.797	2.863.025	3.643.697	4.859.984	6.686.465



# Tabel Manajemen Risiko

## Risk Management Table

Tabel 8.2 Pengungkapan Profil Maturitas Valuta Asing - Bank secara Individual /  
Tabel 8.2 Disclosure of Foreign Exchange Maturity Profile - Bank Only

No	POS-POS / Accounts	31 Desember 2016 / December 31, 2016					
		Saldo / Balance	≤ 1 bulan / < 1 month	> 1 bln - 3 bln / > 1 month - 3 months	> 3 bln - 6 bln / > 3 months - 6 months	> 6 bln - 12 bln / > 6 months - 12 months	> 12 bulan / > 12 months
<b>I</b>	<b>Neraca / Balance Sheet</b>						
	<b>A Aset / Assets</b>						
	1 Kas / Cash	301	301	-	-	-	-
	2 Penempatan pada Bank Indonesia / Placement with Bank Indonesia	157.080	157.080	-	-	-	-
	3 Penempatan pada bank lain / Placement with Other Banks	144.514	144.514	-	-	-	-
	4 Surat Berharga / Marketable Securities	28.395	4.871	11.315	10.867	1.342	-
	5 Kredit yang diberikan / Loans	1.548.676	535.310	96.835	106.830	40.962	768.739
	6 Tagihan Lainnya / Other Receivables	64.076	23.435	30.513	10.128	-	-
	7 Lain-lain / Others	2.820	2.820	-	-	-	-
	<b>Total Aset / Total Assets</b>	<b>1.945.862</b>	<b>868.331</b>	<b>138.663</b>	<b>127.825</b>	<b>42.304</b>	<b>768.739</b>
	<b>B Liabilitas / Liabilities</b>						
	1 Dana Pihak Ketiga / Third Party Fund	827.993	693.812	112.627	17.554	4.000	-
	2 Liabilitas kepada Bank Indonesia / Liabilities with Bank Indonesia	-	-	-	-	-	-
	3 Liabilitas kepada bank lain / Liabilities with Other Banks	68.664	68.664	-	-	-	-
	4 Surat Berharga yang Diterbitkan / Securities Issued	-	-	-	-	-	-
	5 Pinjaman yang Diterima / Borrowing	970.000	50.000	100.000	150.000	260.000	410.000
	6 Liabilitas Lainnya / Other Liabilities	39.913	12.842	17.735	9.336	-	-
	7 Lain-lain / Others	1.581	1.581	-	-	-	-
	<b>Total Liabilitas / Total Liabilities</b>	<b>1.908.151</b>	<b>826.899</b>	<b>230.362</b>	<b>176.890</b>	<b>264.000</b>	<b>410.000</b>
	<b>Selisih Aset dengan Liabilitas dalam Neraca / Assets and Liabilities Differences</b>	<b>37.711</b>	<b>41.432</b>	<b>(91.699)</b>	<b>(49.065)</b>	<b>(221.696)</b>	<b>358.739</b>
<b>II</b>	<b>Rekening Administratif / Off Balance Sheet</b>						
	<b>A Tagihan Rekening Administratif / Off Balance Sheet Receivables</b>						
	1 Komitmen / Commitment	769.491	61.005	64.142	36.086	74.794	533.464
	2 Kontinjensi / Contingencies	11.957	-	-	-	-	11.957
	<b>Total Tagihan Rekening Administratif / Total Off Balance Sheet</b>	<b>781.448</b>	<b>61.005</b>	<b>64.142</b>	<b>36.086</b>	<b>74.794</b>	<b>545.421</b>
	<b>B Liabilitas Rekening Administratif / Off Balance Sheet Liabilities</b>						
	1 Komitmen / Commitment	1.059.097	133.190	102.173	32.267	144.787	646.680
	2 Kontinjensi / Contingencies	-	-	-	-	-	-
	<b>Total Kewajiban Rekening Administratif / Total Off Balance Sheet Liabilities</b>	<b>1.059.097</b>	<b>133.190</b>	<b>102.173</b>	<b>32.267</b>	<b>144.787</b>	<b>646.680</b>
	<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Assets and Liabilities Differences</b>	<b>(277.649)</b>	<b>(72.185)</b>	<b>(38.031)</b>	<b>3.819</b>	<b>(69.993)</b>	<b>(101.259)</b>
	<b>[(IA-IB) + (IIA-IIIB)]</b>	<b>(239.938)</b>	<b>(30.753)</b>	<b>(129.730)</b>	<b>(45.246)</b>	<b>(291.689)</b>	<b>257.480</b>
	<b>Selisih Kumulatif / Cummulative Differences</b>	<b>(239.938)</b>	<b>(30.753)</b>	<b>(160.483)</b>	<b>(205.729)</b>	<b>(497.418)</b>	<b>(239.938)</b>

(jutaan Rupiah / million Rupiah)

31 Desember 2015 / December 31, 2015					
Saldo / Balance	≤ 1 bulan / < 1 month	> 1 bln - 3 bln / > 1 month - 3 months	> 3 bln - 6 bln / > 3 months - 6 months	> 6 bln - 12 bln / > 6 months - 12 months	> 12 bulan / > 12 months
262	262	-	-	-	-
173.080	173.080	-	-	-	-
39.690	39.690	-	-	-	-
71.654	10.246	32.703	28.705	-	-
1.818.595	590.254	253.360	87.074	119.301	768.606
124.984	20.919	67.659	36.406	-	-
4.788	4.788	-	-	-	-
2.233.053	839.239	353.722	152.185	119.301	768.606
613.739	562.480	30.795	20.464	-	-
-	-	-	-	-	-
137.506	137.506	-	-	-	-
-	-	-	-	-	-
1.411.723	158.362	209.999	280.000	588.362	175.000
90.802	12.575	58.004	20.223	-	-
3.421	3.421	-	-	-	-
2.257.191	874.344	298.798	320.687	588.362	175.000
(24.138)	(35.105)	54.924	(168.502)	(469.061)	593.606
813.649	49.255	325.023	54.851	61.617	322.903
866	-	-	-	-	866
814.515	49.255	325.023	54.851	61.617	323.769
1.051.378	163.032	280.646	177.286	84.435	345.979
-	-	-	-	-	-
1.051.378	163.032	280.646	177.286	84.435	345.979
(236.863)	(113.777)	44.377	(122.435)	(22.818)	(22.210)
(261.001)	(148.882)	99.301	(290.937)	(491.879)	571.396
(261.001)	(148.882)	(49.581)	(340.518)	(832.397)	(261.001)