

Tabel 1 Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual /
Table 1 Disclosure of Net Receivables by Area – Bank Only

(jutaan rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	31 Desember 2017 / December 31, 2017							
		Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area							
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	7,697,036	-	-	-	-	-	-	7,697,036
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	2,028,984	179,941	-	-	-	204,833	-	2,413,758
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	1,989,774	-	-	-	-	-	600,475	2,590,249
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	2,869	1,376	-	-	-	-	-	4,245
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	12,862	19,479	211	-	11	-	-	32,563
9	Tagihan Kepada Korporasi / Receivables on Corporate	19,640,700	15,150,487	28,176	2,623,489	1,818,316	8,150	3,740,652	43,009,970
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	240,316	-	-	-	-	-	-	240,316
	Jumlah / Total	31,612,541	15,351,283	28,387	2,623,489	1,818,327	212,983	4,341,127	55,988,137

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 Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual /
Table 2 Disclosure of Net Receivables by Contractual Maturity – Bank Only

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	31 Desember 2017 / December 31, 2017					
		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
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	4,810,663	-	-	-	2,886,373	7,697,036
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	204,834	214,179	1,994,745	-	-	2,413,758
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	2,297,315	51,583	392	6,308	234,651	2,590,249
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	4,245	-	4,245
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	665	2,633	6,653	22,612	-	32,563
9	Tagihan Kepada Korporasi / Receivables on Corporate	30,663,515	5,874,102	4,475,745	1,996,608	-	43,009,970
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	-	-	-	-	240,316	240,316
	Jumlah / Total	37,976,992	6,142,497	6,477,535	2,029,773	3,361,340	55,988,137

Tabel 3 Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual /
Table 3 Disclosure of Net Receivables by Economic Sectors - Bank Only

(jutaan Rupiah/ million Rupiah)

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	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
31 Desember 2017 / December 31, 2017													
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	682,661	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	2,019,638	-	-	-	-	-	-	3,590,927	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-	-	-	20,242,247	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	179,941	-	-	-	-	-	-	1,304,708	-	-	-
6	Konstruksi / Construction	-	214,179	-	-	-	-	-	-	1,281,987	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	6,915,701	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	287,562	-	-	-
10	Perantara Keuangan / Financial Intermediary	7,697,036	-	-	2,590,249	-	-	-	-	7,621,630	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	1,049,985	-	-	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	32,562	-	-	-
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	-	-	-	-	4,245	-	-	31,405	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	1,158	-	-	240,316	-
Jumlah / Total		7,697,036	2,413,758	-	2,590,249	4,245	-	-	32,563	43,009,970	-	240,316	-

Tabel 4 Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual /
Table 4 Disclosure of Receivables and Provisioning based on Area - Bank Only

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	31 Desember 2017 / December 31, 2017							
		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	29,229,065	14,052,890	23,162	2,509,895	1,791,508	212,983	562,097	48,381,600
2	Tagihan yang mengalami penurunan nilai (impaired) / Impaired Receivables								
	a. Belum Jatuh Tempo / Non Past Due	126,449	-	-	-	-	-	-	126,449
	b. Telah jatuh tempo / Past Due	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Individual / Allowance for Impairment Losses - Individual	126,449	-	-	-	-	-	-	126,449
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif / Allowance for Impairment Losses - Collective	20,308	38,334	123	4,490	4,703	3,551	-	71,509
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 5 Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual /
Table 5 Disclosure of Receivables and Provisioning based on Economic Sectors - Bank Only

(jutaan Rupiah / million Rupiah)

No.	Sektor Ekonomi / Economic Sectors	Tagihan / Receivables	Tagihan yang Mengalami Penurunan Nilai / Impaired Receivables		Cadangan kerugian Penurunan nilai (CKPN)- Individual / Allowance for Impairment Losses - Individual	Cadangan kerugian Penurunan nilai (CKPN)- Kolektif / Allowance for Impairment Losses - Collective	Tagihan yang yang dihapus buku / Written-Off Receivables
			Belum Jatuh Tempo / Non Past Due	Telah Jatuh Tempo / Past Due			
31 Desember 2017 / December 31, 2017							
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	682,661	-	-	-	182	-
2	Perikanan / Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	3,856,903	-	-	-	4,059	-
4	Industri Pengolahan / Manufacturing	17,922,071	-	-	-	47,215	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	1,484,466	-	-	-	777	-
6	Konstruksi / Construction	458,367	26,449	-	26,449	725	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	5,204,643	-	-	-	11,945	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	367,087	100,000	-	100,000	147	-
10	Perantara Keuangan / Financial Intermediary	17,365,372	-	-	-	3,044	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	737,844	-	-	-	3,302	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activity	-	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	25,062	-	-	-	113	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Personal Services Serving Households	-	-	-	-	-	-
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	35,650	-	-	-	-	-
20	Lainnya / Others	241,474	-	-	-	-	-
Jumlah / Total		48,381,600	126,449	-	126,449	71,509	-

Tabel 6 Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Individual/
Tabel 6 Movement of Allowance for Impairment Losses Disclosure - Bank Only

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	31 Desember 2017 / December 31, 2017	
		CKPN Individual / Allowance for Impairment Losses - Individual	CKPN Kolektif / Allowance for Impairment Losses - Collective
1	Saldo awal CKPN / Beginning Balance – Allowance for Impairment Losses	110,111	216,788
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Additional (reversal) allowance for impairment losses during the year (Net)	15,713	(144,685)
	2.a Pembentukan CKPN pada periode berjalan / Additional allowance for impairment losses during the year	38,250	34,206
	2.b Pemulihan CKPN pada periode berjalan / Reversal allowance for impairment losses during the year	(22,537)	(178,891)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan / Allowance for impairment losses used for written off receivables during the year	-	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan / Other additional (reversal) of allowance during the year	625	(594)
	Saldo akhir CKPN / Ending Balance	126,449	71,509

Tabel 7 Pengungkapan Tagihan Bersih Berdasarkan Kategori Porfolio dan Skala Peringkat - Bank secara Individual /
Table 7 Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

(jutaan Rupiah / million Rupiah)

31 Desember 2017 / December 31, 2017																
No	Kategori Porfolio / Portfolio Category	Lembaga Peringkat / Rating Company	Tagihan Bersih / Net Receivables												Tanpa Peringkat / Unrated	Jumlah / Total
			Peringkat Jangka Panjang / Long Term Rating						Peringkat Jangka Pendek / Short Term Rating							
			AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	A-1	A-2	A-3	Less than A-3			
			Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3	Less than F3		
			Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3	Less than F3		
			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)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(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-	[Idr]A1+ to [Idr]A1	[Idr]A2+ to [Idr]A2	[Idr]A3+ to [Idr]A3	Less than [Idr]A3		
			PT. PEFINDO	idAAA	idAA+ to idAA-	idA to id A-	idBBB+ to idBBB-	idBB to idBB-	idB+ to B-	Less than id B-	idA1	idA2	idA3 to idA4	Less than idA4		
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns			-	-	-	7,697,036	-	-	-	-	-	-	-	7,697,036	
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities			-	-	-	1,814,805	233,203	365,750	-	-	-	-	-	2,413,758	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions			-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / Receivables on Banks			14,899	75,764	302,248	170,609	391,399	-	-	-	-	-	1,635,330	2,590,249	
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property			-	-	-	-	-	-	-	-	-	-	4,245	4,245	
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			-	-	-	-	-	-	-	-	-	-	32,563	32,563	
9	Tagihan kepada Korporasi / Receivables on Corporate			314,878	4,103,165	2,307,706	2,142,111	34,040	-	-	-	-	-	34,108,070	43,009,970	
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables			-	-	-	-	-	-	-	-	-	-	-	-	
11	Aset Lainnya / Other Assets			-	-	-	-	-	-	-	-	-	-	240,316	240,316	
	Jumlah / Total			329,777	4,178,929	2,609,954	11,824,561	658,642	365,750	-	-	-	-	36,020,524	55,988,137	

Tabel 8 Pengungkapan Risiko Kredit Pihak Lawan : Transaksi Derivatif/
Tabel 8 Disclosure of Counterparty Credit Risk : Derivative Transaction

(a) Transaksi Derivatif *Over the Counter*

(jutaan Rupiah / million Rupiah)

No	Variabel yang Mendasari / Underlying Variables	31 Desember 2017 / December 31, 2017							
		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	2,083,502	666,173	196,728	20,546	18,223	26,827	-	26,827
2	Nilai Tukar / Foreign Exchange	17,754,874	1,972,730	13,568	195,442	146,006	482,711	-	482,711
3	Lainnya / Others	-	-	-	-	-	-	-	-
	TOTAL	19,838,376	2,638,903	210,296	215,988	164,229	509,538	-	509,538

(b) Transaksi *Repo*

Bank tidak memiliki eksposur pada pengungkapan ini.

(c) Transaksi *Reverse Repo*

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 9 Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual/
Tabel 9 Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Bank Only

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio	31 Desember 2017 / December 31, 2017										ATMR	Beban Modal
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit											
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya		
A	Eksposur Neraca / Balance Sheet Exposures												
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	7,695,831	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	1,814,804	-	438,037	-	-	1,345,439	121,090
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	576,138	-	-	-	1,759,026	-	-	-	-	994,741	89,527
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	4,245	-	-	-	-	-	-	-	1,486	134
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	-	-	-	-	-	-	32,563	-	-	-	24,422	2,198
9	Tagihan Kepada Korporasi / Receivables on Corporate	25,358	4,281,106	-	-	-	5,436,072	-	25,951,655	-	-	29,525,912	2,657,332
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	5,023	-	-	-	-	-	-	235,293	-	-	235,293	21,176
	Total Eksposur Neraca	7,726,212	4,857,244	4,245	-	-	9,009,902	32,563	26,624,985	-	-	32,127,293	2,891,456
B	Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures												
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	160,917	-	-	160,917	14,483
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	157	76,313	-	-	-	4,872,970	-	2,113,091	-	-	4,564,839	410,836
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur TRA	157	76,313	-	-	-	4,872,970	-	2,274,008	-	-	4,725,756	425,318
C	Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk												
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	1,205	-	-	-	-	-	-	-	-	-	-	-
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	-	95,956	-	-	-	128,883	-	30,246	-	-	200,914	18,082
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	-	60,623	-	-	-	26,481	-	166,144	-	-	255,045	22,954
	Total Eksposur Counterparty Credit Risk	1,205	156,579	-	-	-	155,364	-	196,390	-	-	455,959	41,036

Tabel 10 Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual/
Tabel 10 Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Only

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	Tagihan Bersih / Net Receivable	31 Desember 2017 / December 31, 2017				Bagian Yang Tidak Dijamin / Portion uncovered
			Bagian yang Dijamin Dengan				
			Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Insurance	Lainnya / Others	
A Eksposur Neraca / Balance Sheet Exposures							
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	7,695,831	-	-	-	-	7,695,831
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	2,252,841	803,874	-	-	-	1,448,967
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	2,335,164	-	-	-	-	2,335,164
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	4,245	-	-	-	-	4,245
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	32,563	-	-	-	-	32,563
9	Tagihan Kepada Korporasi / Receivables on Corporate	35,694,191	3,079,458	799,875	-	-	31,814,858
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	240,316	-	-	-	-	240,316
	Total Eksposur Neraca	48,255,151	3,883,332	799,875	-	-	43,571,944
B Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures							
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	160,917	-	-	-	-	160,917
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	7,062,531	4,256,626	602,308	-	-	2,203,597
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
11	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-
	Total Eksposur TRA	7,223,448	4,256,626	602,308	-	-	2,364,514
C Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk							
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	1,205	-	-	-	-	1,205
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	255,085	-	-	-	-	255,085
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	253,248	-	-	-	-	253,248
7	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-
	Total Eksposur Counterparty Credit Risk	509,538	-	-	-	-	509,538
	Total (A+B+C)	55,988,137	8,139,958	1,402,183	-	-	46,445,996

Tabel 11 Pengungkapan Transaksi Sekuritisasi Aset/
Tabel 11 Disclosure of Asset Securities Transaction - Bank Only

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 12 Pengungkapan Ringkasan Aktivitas Transaksi Sekuritisasi Aset dalam hal Bank Bertindak sebagai Kreditur Asal/
Tabel 12 Disclosure of Activity Transaction Summary of Asset Securities in terms of Bank as Origin Creditor - Bank Only

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 13.a Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Aset di Neraca /
Table 13.a Calculation of Risk Weighted Assets for Credit Risk under Standardized Method

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	31 Desember 2017 / December 31, 2017		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	7,695,831	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	2,252,841	1,345,439	1,345,439
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	2,335,164	994,741	994,741
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	4,245	1,486	1,486
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	32,563	24,422	24,422
9	Tagihan Kepada Korporasi / Receivables on Corporate	35,694,191	31,478,257	29,525,911
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-
11	Aset Lainnya / Other Assets	240,316	-	235,293
TOTAL		48,255,151	33,844,345	32,127,292

Tabel 13.b Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif /
Table 13.b Calculation of Risk Weighted Assets for Credit Risk under Standardized Approach: Off Balance Sheet Commitment/Contingency Exposures

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	31 Desember 2017 / December 31, 2017		
		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	160,917	160,917	160,917
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	7,062,531	6,651,916	4,564,839
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-
TOTAL		7,223,448	6,812,833	4,725,756

Tabel 13.c Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) /
Table 13.c Calculation of Risk Weighted Assets for Credit Risk under Standardized Method: Counterparty Credit Risk Exposure

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	31 Desember 2017 / December 31, 2017		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	1,205	-	-
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	255,085	113,879	113,879
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	253,248	191,509	191,509
7	Eksposur Tertimbang dari <i>Credit Valuation adjustment</i> (CVA)	-	-	150,572
TOTAL		509,538	305,388	455,960

Tabel 13.d Pengungkapan Total Pengukuran Risiko Kredit /
Table 13.d Disclosure of Total Credit Risk Measurement

(jutaan Rupiah / million Rupiah)

	31 Desember 2017 / December 31, 2017
TOTAL ATMR RISIKO KREDIT / TOTAL RWA - CREDIT RISK	37,309,008
TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR	-