

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   | 30 Juni 2017 / June 30, 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  | 2  | 3  | 4                 | 5             | 6                | 7                | 8              | 9                | 10       |                   |
| 1  | Tagihan Kepada Pemerintah /<br>Receivables on Sovereigns   | 6,184,920  | -                 | -             | -                | -                | -              | -                | -        | 6,184,920         |
| 2  | Tagihan Kepada Entitas Sektor Publik /<br>Receivables on Public Sector Entities  | 2,194,544  | 201,927           | -             | -                | -                | 402,222        | -                | -        | 2,798,693         |
| 3  | Tagihan Kepada Bank Pembangunan Multilateral<br>dan Lembaga Internasional /<br>Receivables on Multilateral Development Banks<br>and International Institutions | -  | -                 | -             | -                | -                | -              | -                | -        | -                 |
| 4  | Tagihan Kepada Bank /<br>Receivables on Banks  | 2,819,090  | -                 | -             | -                | -                | -              | 1,386,467        | -        | 4,205,557         |
| 5  | Kredit Beragun Rumah Tinggal /<br>Loans Secured by Residential Property  | 1,699  | 230               | -             | -                | -                | -              | -                | -        | 1,929             |
| 6  | Kredit Beragun Properti Komersial /<br>Loans Secured by Commercial Real Estate   | -  | -                 | -             | -                | -                | -              | -                | -        | -                 |
| 7  | Kredit Pegawai/Pensiunan /<br>Employee/Retired Loans   | -  | -                 | -             | -                | -                | -              | -                | -        | -                 |
| 8  | Tagihan Kepada Usaha Mikro, Usaha Kecil dan<br>Portofolio Ritel /<br>Receivables on Micro, Small Business & Retail<br>Portfolio                                | 13,572   | 20,953            | 329           | -                | -                | -              | -                | -        | 34,854            |
| 9  | Tagihan Kepada Korporasi /<br>Receivables on Corporate   | 19,163,830   | 11,120,342        | 27,427        | 2,221,667        | 2,254,988        | 16,010         | 4,098,676        | -        | 38,902,940        |
| 10 | Tagihan Yang Telah Jatuh Tempo /<br>Past Due Receivables   | -  | -                 | -             | -                | -                | -              | -                | -        | -                 |
| 11 | Aset Lainnya /<br>Other Assets   | 267,772  | -                 | -             | -                | -                | -              | -                | -        | 267,772           |
|    | <b>Jumlah /<br/>Total</b>  | <b>30,645,427</b>  | <b>11,343,452</b> | <b>27,756</b> | <b>2,221,667</b> | <b>2,254,988</b> | <b>418,232</b> | <b>5,485,143</b> | <b>-</b> | <b>52,396,665</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

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   | 30 Juni 2017 / June 30, 2017  |                                       |                                       |                         |                                      |                   |
|----|--|---|---------------------------------------|---------------------------------------|-------------------------|--------------------------------------|-------------------|
|    |  | Tagihan Bersih Berdasarkan Sisa Jangka Waktu /<br>Net Receivables by Contractual Maturity |                                       |                                       |                         |                                      |                   |
|    |  | ≤ 1 tahun /<br>< 1 year   | >1 thn s.d 3thn /<br>>1 year - 3 year | >3 thn s.d 5thn /<br>>3 year - 5 year | > 5 tahun /<br>> 5 year | Non-Kontraktual /<br>Non-Contractual | Jumlah /<br>Total |
| 1  | 2  | 3   | 4                                     | 5                                     | 6                       | 7                                    | 8                 |
| 1  | Tagihan Kepada Pemerintah /<br>Receivables on Sovereigns   | 3,344,755   | 102,625                               | -                                     | -                       | 2,737,540                            | 6,184,920         |
| 2  | Tagihan Kepada Entitas Sektor Publik /<br>Receivables on Public Sector Entities  | 403,326   | 191,094                               | 2,204,273                             | -                       | -                                    | 2,798,693         |
| 3  | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional /<br>Receivables on Multilateral Development Banks and International Institutions | -   | -                                     | -                                     | -                       | -                                    | -                 |
| 4  | Tagihan Kepada Bank /<br>Receivables on Banks  | 4,057,307   | 66,070                                | 923                                   | 4,018                   | 77,239                               | 4,205,557         |
| 5  | Kredit Beragun Rumah Tinggal /<br>Loans Secured by Residential Property  | -   | -                                     | -                                     | 1,929                   | -                                    | 1,929             |
| 6  | Kredit Beragun Properti Komersial /<br>Loans Secured by Commercial Real Estate   | -   | -                                     | -                                     | -                       | -                                    | -                 |
| 7  | Kredit Pegawai/Pensiunan /<br>Employee/Retired Loans   | -   | -                                     | -                                     | -                       | -                                    | -                 |
| 8  | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel /<br>Receivables on Micro, Small Business & Retail Portfolio                                | 590   | 2,932                                 | 6,172                                 | 25,160                  | -                                    | 34,854            |
| 9  | Tagihan Kepada Korporasi /<br>Receivables on Corporate   | 26,904,275  | 6,038,230                             | 4,453,466                             | 1,506,969               | -                                    | 38,902,940        |
| 10 | Tagihan Yang Telah Jatuh Tempo /<br>Past Due Receivables   | -   | -                                     | -                                     | -                       | -                                    | -                 |
| 11 | Aset Lainnya /<br>Other Assets   | -   | -                                     | -                                     | -                       | 267,772                              | 267,772           |
|    | <b>Jumlah /<br/>Total</b>  | <b>34,710,253</b>   | <b>6,400,951</b>                      | <b>6,664,834</b>                      | <b>1,538,076</b>        | <b>3,082,551</b>                     | <b>52,396,665</b> |

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 /<br>Economic Sectors   | Tagihan Kepada<br>Pemerintah /<br>Receivables on<br>Sovereigns | Tagihan Kepada<br>Entitas Sektor Publik /<br>Receivables on Public<br>Sector Entities | Tagihan Kepada Bank<br>Pembangunan<br>Multilateral dan<br>Lembaga<br>Internasional /<br>Receivables on<br>Multilateral<br>Development Banks<br>and International<br>Institutions | Tagihan Kepada Bank<br>/<br>Receivables on Banks | Kredit Beragun<br>Rumah Tinggal /<br>Loans Secured by<br>Residential Property | Kredit Beragun<br>Properti Komersial /<br>Loans Secured by<br>Commercial Real<br>Estate | Kredit<br>Pegawai/Pensiunan /<br>Employee/Retired<br>Loans | Tagihan Kepada<br>Usaha Mikro, Usaha<br>Kecil dan Portofolio<br>Ritel /<br>Receivables on Micro,<br>Small Business &<br>Retail Portfolio | Tagihan Kepada<br>Korporasi /<br>Receivables on<br>Corporate | Tagihan Yang Telah<br>Jatuh Tempo /<br>Past Due Receivables | Aset Lainnya/<br>Other Assets | Eksposur di Unit<br>Syariah /<br>Exposures at Sharia<br>Based Business<br>Activity Unit |
|-----|--|--|---|--|--|---|---|--|--|--|---|-------------------------------|---|
| 1   | 2  | 3  | 4   | 5  | 6  | 7   | 8   | 9  | 10   | 11   | 12  | 13                            | 14  |
|     | <b>30 Juni 2017 / June 30, 2017</b>  |  |   |  |  |   |   |  |  |  |   |                               |   |
| 1   | Pertanian, Perburuan dan Kehutanan /<br>Agriculture, Hunting and Forestry  | -  | -   | -  | -  | -   | -   | -  | -  | 1,137,820  | -   | -                             | -   |
| 2   | Perikanan / Fishery  | -  | -   | -  | -  | -   | -   | -  | -  | -  | -   | -                             | -   |
| 3   | Pertambangan dan Penggalian / Mining and<br>Quarrying  | -  | 2,404,568   | -  | -  | -   | -   | -  | -  | 3,929,962  | -   | -                             | -   |
| 4   | Industri Pengolahan / Manufacturing  | -  | -   | -  | -  | -   | -   | -  | -  | 17,963,432   | -   | -                             | -   |
| 5   | Listrik, Gas dan Air / Electricity, Gas and Water  | -  | 201,927   | -  | -  | -   | -   | -  | -  | 12,374   | -   | -                             | -   |
| 6   | Konstruksi / Construction  | -  | 191,094   | -  | -  | -   | -   | -  | -  | 1,217,464  | -   | -                             | -   |
| 7   | Perdagangan Besar dan Eceran / Wholesale and<br>Retail Trading   | -  | -   | -  | -  | -   | -   | -  | -  | 6,128,232  | -   | -                             | -   |
| 8   | Penyediaan Akomodasi dan Penyediaan Makan<br>Minum / Hotel and Food & Beverage   | -  | -   | -  | -  | -   | -   | -  | -  | -  | -   | -                             | -   |
| 9   | Transportasi, Pergudangan dan Komunikasi /<br>Transportation, Warehousing and<br>Communications  | -  | -   | -  | -  | -   | -   | -  | -  | 410,182  | -   | -                             | -   |
| 10  | Perantara Keuangan / Financial Intermediary<br>Real Estate, Usaha Persewaan dan Jasa   | 6,082,295  | 1,104   | -  | 4,205,557  | -   | -   | -  | -  | 7,053,948  | -   | -                             | -   |
| 11  | Perusahaan / Real Estate, Rental and Business<br>Services  | -  | -   | -  | -  | -   | -   | -  | -  | 1,049,526  | -   | -                             | -   |
| 12  | Administrasi Pemerintah, Pertahanan dan<br>Jaminan Sosial Wajib / Public Administration,<br>Defense and Compulsory Social Security         | 102,625  | -   | -  | -  | -   | -   | -  | -  | -  | -   | -                             | -   |
| 13  | Jasa Pendidikan / Education Services   | -  | -   | -  | -  | -   | -   | -  | -  | -  | -   | -                             | -   |
| 14  | Jasa Kesehatan dan Kegiatan Sosial / Human<br>Health and Social Work Activities  | -  | -   | -  | -  | -   | -   | -  | -  | -  | -   | -                             | -   |
| 15  | Jasa Kemasyarakatan, Sosial Budaya, Hiburan an<br>Perorangan Lainnya / Public, Socio-Culture,<br>Entertainment and Other Personal Services | -  | -   | -  | -  | -   | -   | -  | -  | -  | -   | -                             | -   |
| 16  | Jasa Perorangan yang Melayani Rumah Tangga /<br>Activities of Households as Employers  | -  | -   | -  | -  | -   | -   | -  | -  | -  | -   | -                             | -   |
| 17  | Badan Internasional dan Badan Ekstra<br>Internasional Lainnya / International Institution<br>and Other Extra International Agencies        | -  | -   | -  | -  | -   | -   | -  | -  | -  | -   | -                             | -   |
| 18  | Kegiatan yang Belum Jelas Batasannya /<br>Undefined Activities   | -  | -   | -  | -  | -   | -   | -  | -  | -  | -   | -                             | -   |
| 19  | Bukan Lapangan Usaha / Non Business Field  | -  | -   | -  | -  | 1,929   | -   | -  | 33,862   | -  | -   | -                             | -   |
| 20  | Lainnya / Others   | -  | -   | -  | -  | -   | -   | -  | 992  | -  | -   | 267,772                       | -   |
|     | <b>Jumlah / Total</b>  | <b>6,184,920</b>   | <b>2,798,693</b>  | -  | <b>4,205,557</b>                                 | <b>1,929</b>  | -   | -  | <b>34,854</b>  | <b>38,902,940</b>  | -   | <b>267,772</b>                | -   |

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   | 30 Juni 2017 / June 30, 2017                          |            |          |           |           |          |           |            |
|----------|--|---|------------|----------|-----------|-----------|----------|-----------|------------|
|          |  | Tagihan Berdasarkan Wilayah / Net Receivables by Area |            |          |           |           |          |           |            |
|          |  | Area 1  | Area 2     | Area 3   | Area 4    | Area 5    | Area 6   | Area 7    | Total      |
| <b>1</b> | <b>2</b>   | <b>3</b>  | <b>4</b>   | <b>5</b> | <b>6</b>  | <b>7</b>  | <b>8</b> | <b>9</b>  | <b>10</b>  |
| 1        | Tagihan / Receivables  | 28,139,663  | 10,364,338 | 24,286   | 2,171,177 | 1,953,470 | 418,232  | 1,372,508 | 44,443,674 |
| 2        | Tagihan yang mengalami penurunan nilai (impaired) / Impaired Receivables                             |   |            |          |           |           |          |           |            |
|          | a. Belum Jatuh Tempo / Non Past Due  | 138,789   | 3,000      | -        | -         | -         | -        | -         | 141,789    |
|          | b. Telah jatuh tempo / Past Due  | -   | -          | -        | -         | -         | -        | -         | -          |
| 3        | Cadangan kerugian penurunan nilai (CKPN) - Individual / Allowance for Impairment Losses - Individual | 100,446   | 3,000      | -        | -         | -         | -        | -         | 103,446    |
| 4        | Cadangan kerugian penurunan nilai (CKPN) - Kolektif / Allowance for Impairment Losses - Collective   | 33,553  | 59,726     | 75       | 1,628     | 8,414     | 9,274    | -         | 112,670    |
| 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 /<br>Economic Sectors  | Tagihan /<br>Receivables | Tagihan<br>yang Mengalami Penurunan Nilai /<br>Impaired Receivables |                                    | Cadangan<br>kerugian<br>Penurunan<br>nilai (CKPN)-<br>Individual /<br>Allowance for<br>Impairment<br>Losses -<br>Individual | Cadangan<br>kerugian<br>Penurunan nilai<br>(CKPN)-<br>Kolektif /<br>Allowance for<br>Impairment<br>Losses -<br>Collective | Tagihan yang<br>yang dihapus buku<br>/<br>Written-Off<br>Receivables |
|-----|---|--------------------------|---|------------------------------------|---|---|--|
|     |   |                          | Belum Jatuh<br>Tempo /<br>Non Past Due                              | Telah Jatuh<br>Tempo /<br>Past Due |   |   |  |
| 1   | 2   | 3                        | 4   | 5                                  | 6   | 7   | 8  |
|     | <b>30 Juni 2017 / June 30, 2017</b>   |                          |   |                                    |   |   |  |
| 1   | Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry  | 871,269                  | -   | -                                  | -   | 234   | -  |
| 2   | Perikanan / Fishery   | -                        | -   | -                                  | -   | -   | -  |
| 3   | Pertambangan dan Penggalian / Mining and Quarrying  | 4,303,486                | -   | -                                  | -   | 10,231  | -  |
| 4   | Industri Pengolahan / Manufacturing   | 15,990,760               | 3,000   | -                                  | 3,000   | 67,354  | -  |
| 5   | Listrik, Gas dan Air / Electricity, Gas and Water   | 201,927                  | -   | -                                  | -   | 44  | -  |
| 6   | Konstruksi / Construction   | 374,965                  | 38,789  | -                                  | 446   | 942   | -  |
| 7   | Perdagangan Besar dan Eceran / Wholesale and Retail Trading   | 4,291,155                | -   | -                                  | -   | 22,490  | -  |
| 8   | Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage   | -                        | -   | -                                  | -   | -   | -  |
| 9   | Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications   | 368,522                  | 100,000   | -                                  | 100,000   | 365   | -  |
| 10  | Perantara Keuangan / Financial Intermediary   | 16,920,615               | -   | -                                  | -   | 6,605   | -  |
| 11  | Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services  | 713,795                  | -   | -                                  | -   | 4,383   | -  |
| 12  | Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security          | 102,625                  | -   | -                                  | -   | 22  | -  |
| 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 | -                        | -   | -                                  | -   | -   | -  |
| 16  | Jasa Perorangan yang Melayani Rumah Tangga / Personal Services Serving Households   | -                        | -   | -                                  | -   | -   | -  |
| 17  | Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra<br>International Agencies      | -                        | -   | -                                  | -   | -   | -  |
| 18  | Kegiatan yang Belum Jelas Batasannya / Undefined Activities   | -                        | -   | -                                  | -   | -   | -  |
| 19  | Bukan Lapangan Usaha / Non Business Field   | 35,791                   | -   | -                                  | -   | -   | -  |
| 20  | Lainnya / Others  | 268,764                  | -   | -                                  | -   | -   | -  |
|     | <b>Jumlah / Total</b>   | <b>44,443,674</b>        | <b>141,789</b>  | <b>-</b>                           | <b>103,446</b>  | <b>112,670</b>  | <b>-</b>   |

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  | 30 Juni 2017 / June 30, 2017  |  |
|----|---|---|--|
|    |   | CKPN Individual /<br>Allowance for<br>Impairment Losses -<br>Individual | CKPN Kolektif /<br>Allowance for Impairment<br>Losses - Collective |
| 1  | 2   | 3   | 4  |
| 1  | Saldo awal CKPN / Beginning Balance – Allowance for Impairment Losses   | 110,111   | 216,788  |
| 2  | Pembentukan (pemulihan) CKPN pada periode berjalan (Net) /<br>Additional (reversal) allowance for impairment losses during the year (Net)                               | (6,653)   | (102,584)  |
|    | 2.a Pembentukan CKPN pada periode berjalan /<br>Additional allowance for impairment losses during the year  | -   | 22,522   |
|    | 2.b Pemulihan CKPN pada periode berjalan /<br>Reversal allowance for impairment losses during the year  | (6,653)   | (125,106)  |
| 3  | CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan /<br>Allowance for impairment losses used for written off receivables during the year | -   | -  |
| 4  | Pembentukan (pemulihan) lainnya pada periode berjalan /<br>Other additional (reversal) of allowance during the year   | (12)  | (1,534)  |
|    | <b>Saldo akhir CKPN / Ending Balance</b>  | <b>103,446</b>  | <b>112,670</b>   |

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)

| 30 Juni 2017 / June 30, 2017 |   |                                       |  |                        |                      |                    |                   |                     |  |                     |                     |          |               |                   |                              |                   |
|------------------------------|---|---------------------------------------|--|------------------------|----------------------|--------------------|-------------------|---------------------|--|---------------------|---------------------|----------|---------------|-------------------|------------------------------|-------------------|
| No                           | Kategori Porfolio /<br>Portfolio Category   | Lembaga Peringkat /<br>Rating Company | Tagihan Bersih / Net Receivables               |                        |                      |                    |                   |                     |  |                     |                     |          |               |                   | Tanpa Peringkat /<br>Unrated | Jumlah /<br>Total |
|                              |   |                                       | Peringkat Jangka Panjang /<br>Long Term Rating |                        |                      |                    |                   |                     | Peringkat Jangka Pendek /<br>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-        | P-1                 | P-2      | P-3           | Less than P-3     |                              |                   |
|                              |   |                                       | Moody's  | Aaa                    | Aa1 to Aa3           | A1 to A3           | Baa1to Baa3       | Ba1 to Ba3          | B1 to B3                                       | Less than B3        | F1+(idn) to F1(idn) | F2(idn)  | F3(idn)       | Less than F3(idn) |                              |                   |
| 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                            | 2   | 3                                     | 4  | 5                      | 6                    | 7                  | 8                 | 9                   | 10   | 11                  | 12                  | 13       | 14            | 15                | 16                           |                   |
| 1                            | Tagihan Kepada Pemerintah / Receivables on Sovereigns   |                                       | -  | -                      | -                    | 2,321,630          | 3,863,290         | -                   | -  | -                   | -                   | -        | -             | -                 | 6,184,920                    |                   |
| 2                            | Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities  |                                       | -  | -                      | 7,168                | 2,186,272          | 201,927           | 402,222             | -  | -                   | -                   | -        | -             | 1,104             | 2,798,693                    |                   |
| 3                            | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions |                                       | -  | -                      | -                    | -                  | -                 | -                   | -  | -                   | -                   | -        | -             | -                 | -                            |                   |
| 4                            | Tagihan Kepada Bank / Receivables on Banks  |                                       | 1,710  | 60,278                 | 1,243,667            | 1,014,181          | 381,597           | -                   | -  | -                   | -                   | -        | -             | 1,504,124         | 4,205,557                    |                   |
| 5                            | Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property  |                                       | -  | -                      | -                    | -                  | -                 | -                   | -  | -                   | -                   | -        | -             | 1,929             | 1,929                        |                   |
| 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                                |                                       | -  | -                      | -                    | -                  | -                 | -                   | -  | -                   | -                   | -        | -             | 34,854            | 34,854                       |                   |
| 9                            | Tagihan kepada Korporasi / Receivables on Corporate   |                                       | 210,459  | 5,107,811              | 2,132,193            | 2,171,265          | 184,625           | -                   | -  | -                   | -                   | -        | -             | 29,096,587        | 38,902,940                   |                   |
| 10                           | Tagihan yang Telah Jatuh Tempo / Past Due Receivables   |                                       | -  | -                      | -                    | -                  | -                 | -                   | -  | -                   | -                   | -        | -             | -                 | -                            |                   |
| 11                           | Aset Lainnya / Other Assets   |                                       | -  | -                      | -                    | -                  | -                 | -                   | -  | -                   | -                   | -        | -             | 267,772           | 267,772                      |                   |
|                              | <b>Jumlah / Total</b>   |                                       | <b>212,169</b>                                 | <b>5,168,089</b>       | <b>3,383,028</b>     | <b>7,693,348</b>   | <b>4,631,439</b>  | <b>402,222</b>      | <b>-</b>                                       | <b>-</b>            | <b>-</b>            | <b>-</b> | <b>-</b>      | <b>30,906,370</b> | <b>52,396,665</b>            |                   |

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 /<br>Underlying Variables | 30 Juni 2017 / June 30, 2017 |   |                          |   |  |  |           |  |
|----|---|------------------------------|---|--------------------------|---|--|--|-----------|--|
|    |   | National Amount              |   |                          | Tagihan<br>Derivatif /<br>Derivative<br>Receivables | Kewajiban<br>Derivatif/<br>Derivative<br>Liabilities | Tagihan Bersih<br>sebelum MRK<br>/<br>Net<br>Receivables<br>before CRM | MRK / CRM | Tagihan<br>Bersih setelah<br>MRK /<br>Net<br>Receivable<br>after CRM |
|    |   | ≤ 1 Tahun /<br>≤ 1 Year      | > 1 Tahun - ≤ 5<br>Tahun /<br>> 1 Year - ≤ 5<br>Years | > 5 Tahun /<br>> 5 Years |   |  |  |           |  |
| 1  | Suku Bunga / Interest Rate                        | 2,841,696                    | 819,491   | 193,249                  | 18,256  | 15,002   | 25,252   | -         | 25,252   |
| 2  | Nilai Tukar / Foreign Exchange                    | 12,929,298                   | 1,780,563   | -                        | 210,890   | 153,904  | 438,115  | -         | 438,115  |
| 3  | Lainnya / Others                                  | -                            | -   | -                        | -   | -  | -  | -         | -  |
|    | <b>TOTAL</b>                                      | <b>15,770,994</b>            | <b>2,600,054</b>                                      | <b>193,249</b>           | <b>229,146</b>                                      | <b>168,906</b>                                       | <b>463,367</b>   | <b>-</b>  | <b>463,367</b>   |

**(b) Transaksi *Repo***

Bank tidak memiliki eksposur pada pengungkapan ini.

**(c) Transaksi *Reverse Repo***

Bank tidak memiliki eksposur pada pengungkapan ini.



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

(jutaan Rupiah / million Rupiah)

| Kategori Porfolio   | 30 Juni 2017 / June 30, 2017   |                  |              |          |          |                  |               |                   |          |          | 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   | 6,183,587  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities  | -  | -                | -            | -        | -        | 2,010,618        | -             | 604,149           | -        | -        | 1,609,458         | 144,851          |
| Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International            | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Tagihan Kepada Bank / Receivables on Banks  | -  | 2,753,649        | -            | -        | -        | 1,270,603        | -             | -                 | -        | -        | 1,186,031         | 106,743          |
| Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property  | -  | -                | 1,929        | -        | -        | -                | -             | -                 | -        | -        | 675               | 61               |
| 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                              | -  | -                | -            | -        | -        | -                | 34,854        | -                 | -        | -        | 26,141            | 2,353            |
| Tagihan Kepada Korporasi / Receivables on Corporate   | 33,947   | 5,164,980        | -            | -        | -        | 3,816,016        | -             | 22,198,123        | -        | -        | 25,139,127        | 2,262,521        |
| Tagihan Yang Telah Jatuh Tempo / Past Due Receivables   | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Aset Lainnya / Other Assets   | 7,168  | -                | -            | -        | -        | -                | -             | 260,604           | -        | -        | 260,604           | 23,454           |
| <b>Total Eksposur Neraca</b>  | <b>6,224,702</b>   | <b>7,918,629</b> | <b>1,929</b> | <b>-</b> | <b>-</b> | <b>7,097,237</b> | <b>34,854</b> | <b>23,062,876</b> | <b>-</b> | <b>-</b> | <b>28,222,036</b> | <b>2,539,983</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  | -  | -                | -            | -        | -        | 183,926          | -             | -                 | -        | -        | 91,963            | 8,277            |
| 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   | -  | 121,674          | -            | -        | -        | 5,319,062        | -             | 1,968,408         | -        | -        | 4,652,274         | 418,705          |
| Tagihan Yang Telah Jatuh Tempo / Past Due Receivables   | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| <b>Total Eksposur TRA</b>   | <b>-</b>   | <b>121,674</b>   | <b>-</b>     | <b>-</b> | <b>-</b> | <b>5,502,988</b> | <b>-</b>      | <b>1,968,408</b>  | <b>-</b> | <b>-</b> | <b>4,744,237</b>  | <b>426,981</b>   |
| <b>Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk</b>   |  |                  |              |          |          |                  |               |                   |          |          |                   |                  |
| Tagihan Kepada Pemerintah / Receivables on Sovereigns   | 1,333  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| 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  | -  | 70,324           | -            | -        | -        | 87,065           | -             | 23,915            | -        | -        | 126,732           | 11,406           |
| Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio                              | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Tagihan Kepada Korporasi / Receivables on Corporate   | -  | 31,616           | -            | -        | -        | 26,572           | -             | 222,542           | -        | -        | 376,486           | 33,884           |
| <b>Total Eksposur Counterparty Credit Risk</b>  | <b>1,333</b>   | <b>101,940</b>   | <b>-</b>     | <b>-</b> | <b>-</b> | <b>113,637</b>   | <b>-</b>      | <b>246,457</b>    | <b>-</b> | <b>-</b> | <b>503,218</b>    | <b>45,290</b>    |

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

(jutaan Rupiah / million Rupiah)

| Kategori Porfolio /<br>Portfolio Category   | Tagihan Bersih /<br>Net Receivable | 30 Juni 2017 / June 30, 2017 |                        |                                |                     | Bagian Yang Tidak<br>Dijamin /<br>Portion uncovered |
|---|------------------------------------|------------------------------|------------------------|--------------------------------|---------------------|---|
|   |                                    | Bagian yang Dijamin Dengan   |                        |                                |                     |   |
|   |                                    | Agunan /<br>Collateral       | Garansi /<br>Guarantee | Asuransi Kredit /<br>Insurance | Lainnya /<br>Others |   |
| <b>Eksposur Neraca / Balance Sheet Exposures</b>  |                                    |                              |                        |                                |                     |   |
| Tagihan Kepada Pemerintah / Receivables on Sovereigns   | 6,183,587                          | -                            | -                      | -                              | -                   | 6,183,587   |
| Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities  | 2,614,767                          | 1,002,894                    | -                      | -                              | -                   | 1,611,873   |
| Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International            | -                                  | -                            | -                      | -                              | -                   | -   |
| Tagihan Kepada Bank / Receivables on Banks  | 4,024,252                          | -                            | -                      | -                              | -                   | 4,024,252   |
| Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property  | 1,929                              | -                            | -                      | -                              | -                   | 1,929   |
| 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                              | 34,854                             | -                            | -                      | -                              | -                   | 34,854  |
| Tagihan Kepada Korporasi / Receivables on Corporate   | 31,213,066                         | 1,395,560                    | 1,093,231              | -                              | -                   | 28,724,275  |
| Tagihan Yang Telah Jatuh Tempo / Past Due Receivables   | -                                  | -                            | -                      | -                              | -                   | -   |
| Aset Lainnya / Other Assets   | 267,773                            | -                            | -                      | -                              | -                   | 267,773   |
| <b>Total Eksposur Neraca</b>  | <b>44,340,228</b>                  | <b>2,398,454</b>             | <b>1,093,231</b>       | <b>-</b>                       | <b>-</b>            | <b>40,848,543</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  | 183,926                            | -                            | -                      | -                              | -                   | 183,926   |
| 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   | 7,409,144                          | 4,795,347                    | 523,687                | -                              | -                   | 2,090,110   |
| 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>7,593,070</b>                   | <b>4,795,347</b>             | <b>523,687</b>         | <b>-</b>                       | <b>-</b>            | <b>2,274,036</b>                                    |
| <b>Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk</b>   |                                    |                              |                        |                                |                     |   |
| Tagihan Kepada Pemerintah / Receivables on Sovereigns   | 1,333                              | -                            | -                      | -                              | -                   | 1,333   |
| 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  | 181,304                            | -                            | -                      | -                              | -                   | 181,304   |
| Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio                              | -                                  | -                            | -                      | -                              | -                   | -   |
| Tagihan Kepada Korporasi / Receivables on Corporate   | 280,730                            | -                            | -                      | -                              | -                   | 280,730   |
| Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit   | -                                  | -                            | -                      | -                              | -                   | -   |
| <b>Total Eksposur Counterparty Credit Risk</b>  | <b>463,367</b>                     | <b>-</b>                     | <b>-</b>               | <b>-</b>                       | <b>-</b>            | <b>463,367</b>                                      |
| <b>Total (A+B+C)</b>  | <b>52,396,665</b>                  | <b>7,193,801</b>             | <b>1,616,918</b>       | <b>-</b>                       | <b>-</b>            | <b>43,585,946</b>                                   |

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 /<br>Portfolio Category  | 30 Juni 2017 / June 30, 2017        |                                      |                                     |
|--------------|--|-------------------------------------|--------------------------------------|-------------------------------------|
|              |  | Tagihan Bersih /<br>Net Receivables | ATMR Sebelum MRK /<br>RWA Before CRM | ATMR Setelah MRK /<br>RWA After CRM |
| 1            | Tagihan Kepada Pemerintah / Receivables on Sovereigns  | 6,183,587                           | -                                    | -                                   |
| 2            | Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities   | 2,614,767                           | 1,609,458                            | 1,609,458                           |
| 3            | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International | -                                   | -                                    | -                                   |
| 4            | Tagihan Kepada Bank / Receivables on Banks   | 4,024,253                           | 1,186,031                            | 1,186,031                           |
| 5            | Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property   | 1,929                               | 675                                  | 675                                 |
| 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                   | 34,854                              | 26,141                               | 26,141                              |
| 9            | Tagihan Kepada Korporasi / Receivables on Corporate  | 31,213,066                          | 26,374,178                           | 25,139,126                          |
| 10           | Tagihan Yang Telah Jatuh Tempo / Past Due Receivables  | -                                   | -                                    | -                                   |
| 11           | Aset Lainnya / Other Assets  | 267,772                             | -                                    | 260,604                             |
| <b>TOTAL</b> |  | <b>44,340,228</b>                   | <b>29,196,483</b>                    | <b>28,222,035</b>                   |

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 /<br>Portfolio Category  | 30 Juni 2017 / June 30, 2017        |                                      |                                     |
|--------------|--|-------------------------------------|--------------------------------------|-------------------------------------|
|              |  | Tagihan Bersih /<br>Net Receivables | ATMR Sebelum MRK /<br>RWA Before CRM | ATMR Setelah MRK /<br>RWA After CRM |
| 1            | Tagihan Kepada Pemerintah / Receivables on Sovereigns  | -                                   | -                                    | -                                   |
| 2            | Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities   | 183,926                             | 91,963                               | 91,963                              |
| 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  | 7,409,144                           | 6,965,898                            | 4,652,274                           |
| 10           | Tagihan Yang Telah Jatuh Tempo / Past Due Receivables  | -                                   | -                                    | -                                   |
| <b>TOTAL</b> |  | <b>7,593,070</b>                    | <b>7,057,861</b>                     | <b>4,744,237</b>                    |

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 /<br>Portfolio Category  | 30 Juni 2017 / June 30, 2017        |                                      |                                     |
|--------------|--|-------------------------------------|--------------------------------------|-------------------------------------|
|              |  | Tagihan Bersih /<br>Net Receivables | ATMR Sebelum MRK /<br>RWA Before CRM | ATMR Setelah MRK /<br>RWA After CRM |
| 1            | Tagihan Kepada Pemerintah / Receivables on Sovereigns  | 1,333                               | -                                    | -                                   |
| 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   | 181,304                             | 81,513                               | 81,513                              |
| 5            | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio                   | -                                   | -                                    | -                                   |
| 6            | Tagihan Kepada Korporasi / Receivables on Corporate  | 280,730                             | 242,151                              | 242,151                             |
| 7            | Eksposur Tertimbang dari <i>Credit Valuation adjustment</i> (CVA)  | -                                   | -                                    | 179,555                             |
| <b>TOTAL</b> |  | <b>463,367</b>                      | <b>323,664</b>                       | <b>503,219</b>                      |

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

(jutaan Rupiah / million Rupiah)

|   | 30 Juni 2017 / June 30, 2017 |
|---|------------------------------|
| TOTAL ATMR RISIKO KREDIT / TOTAL RWA - CREDIT RISK            | <b>33,469,491</b>            |
| TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR | -                            |