

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 September 2017 / September 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 / Receivables on Sovereigns	6,213,500	-	-	-	-	-	-	-	6,213,500
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	2,003,536	205,256	-	-	-	406,725	-	-	2,615,517
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	2,387,997	-	-	-	-	-	64,280	-	2,452,277
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	2,910	228	-	-	-	-	-	-	3,138
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	13,196	20,607	309	-	13	-	-	-	34,125
9	Tagihan Kepada Korporasi / Receivables on Corporate	20,229,631	13,445,349	30,273	2,541,861	2,006,412	20,631	4,012,581	-	42,286,738
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	343,727	-	-	-	-	-	-	-	343,727
	Jumlah / Total	31,194,497	13,671,440	30,582	2,541,861	2,006,425	427,356	4,076,861	-	53,949,022

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 September 2017 / September 30, 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	2	3	4	5	6	7	8
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	3,503,034	-	-	-	2,710,466	6,213,500
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	407,493	201,181	2,006,843	-	-	2,615,517
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	2,292,787	51,294	565	4,415	103,216	2,452,277
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	3,138	-	3,138
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	737	2,852	5,834	24,702	-	34,125
9	Tagihan Kepada Korporasi / Receivables on Corporate	30,278,965	5,946,529	4,467,941	1,593,303	-	42,286,738
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	-	-	-	-	343,727	343,727
	Jumlah / Total	36,483,016	6,201,856	6,481,183	1,625,558	3,157,409	53,949,022

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
1	2	3	4	5	6	7	8	9	10	11	12	13	14
	30 September 2017 / September 30, 2017												
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	878,012	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	2,208,313	-	-	-	-	-	-	3,824,111	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-	-	-	20,187,419	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	205,256	-	-	-	-	-	-	1,303,928	-	-	-
6	Konstruksi / Construction	-	201,181	-	-	-	-	-	-	1,210,222	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	5,872,481	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	413,909	-	-	-
10	Perantara Keuangan / Financial Intermediary Real Estate, Usaha Persewaan dan Jasa	6,213,500	767	-	2,452,277	-	-	-	-	7,513,084	-	-	-
11	Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	1,058,558	-	-	-
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	-	-	-	-	-	-	-	-	25,014	-	-	-
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	-	-	-	-	3,138	-	-	32,986	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	1,139	-	-	343,727	-
	Jumlah / Total	6,213,500	2,615,517	-	2,452,277	3,138	-	-	34,125	42,286,738	-	343,727	-

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 September 2017 / September 30, 2017							
		Tagihan 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 / Receivables	28,588,260	12,323,395	27,680	2,364,040	1,975,192	427,357	47,409	45,753,333
2	Tagihan yang mengalami penurunan nilai (impaired) / Impaired Receivables								
	a. Belum Jatuh Tempo / Non Past Due	130,303	-	-	-	-	-	-	130,303
	b. Telah jatuh tempo / Past Due	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Individual / Allowance for Impairment Losses - Individual	130,303	-	-	-	-	-	-	130,303
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif / Allowance for Impairment Losses - Collective	25,022	39,992	126	892	5,884	7,056	-	78,972
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			
1	2	3	4	5	6	7	8
	30 September 2017 / September 30, 2017						
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	878,012	-	-	-	200	-
2	Perikanan / Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	3,837,132	-	-	-	7,477	-
4	Industri Pengolahan / Manufacturing	17,875,465	-	-	-	46,501	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	1,500,129	-	-	-	774	-
6	Konstruksi / Construction	419,239	30,303	-	30,303	726	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	4,082,142	-	-	-	14,146	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	368,579	100,000	-	100,000	147	-
10	Perantara Keuangan / Financial Intermediary	15,656,007	-	-	-	5,819	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	745,624	-	-	-	3,137	-
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	10,014	-	-	-	45	-
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	36,124	-	-	-	-	-
20	Lainnya / Others	344,866	-	-	-	-	-
	Jumlah / Total	45,753,333	130,303	-	130,303	78,972	-

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 September 2017 / September 30, 2017	
		CKPN Individual / Allowance for Impairment Losses - Individual	CKPN Kolektif / Allowance for Impairment 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) / Additional (reversal) allowance for impairment losses during the year (Net)	19,779	(136,819)
	2.a Pembentukan CKPN pada periode berjalan / Additional allowance for impairment losses during the year	38,250	24,898
	2.b Pemulihan CKPN pada periode berjalan / Reversal allowance for impairment losses during the year	(18,471)	(161,717)
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	413	(997)
	Saldo akhir CKPN / Ending Balance	130,303	78,972

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 September 2017 / September 30, 2017																	
No	Kategori Porfolio / Portfolio Category	Lembaga Peringkat / Rating Company	Tagihan Bersih / Net Receivables														
			Peringkat Jangka Panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating						Tanpa Peringkat / Unrated	Jumlah / Total
			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				
			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	P-1	P-2	P-3	Less than P-3			
			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	-	-	-	-	2,172,536	4,040,964	-	-	-	-	-	-	-	-	6,213,500	
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	27,326	-	1,975,443	205,256	406,725	-	-	-	-	-	-	767	2,615,517	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / Receivables on Banks	569,498	63,146	791,616	107,821	55,301	-	-	-	-	-	-	-	864,895	2,452,277		
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	3,138	3,138		
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	-	-	-	-	-	-	-	-	-	-	-	-	34,125	34,125		
9	Tagihan kepada Korporasi / Receivables on Corporate	325,479	4,750,882	2,385,336	2,078,259	146,507	-	-	-	-	-	-	-	32,600,275	42,286,738		
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	343,727	343,727		
	Jumlah / Total	894,977	4,814,028	3,204,278	6,334,059	4,448,028	406,725	-	-	-	-	-	-	33,846,927	53,949,022		

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	30 September 2017 / September 30, 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	2,648,092	702,435	195,336	18,938	16,811	25,380	-	25,380
2	Nilai Tukar / Foreign Exchange	15,231,918	1,955,806	13,472	223,130	163,872	484,231	-	484,231
3	Lainnya / Others	-	-	-	-	-	-	-	-
	TOTAL	17,880,010	2,658,241	208,808	242,068	180,683	509,611	-	509,611

(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	30 September 2017 / September 30, 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	6,212,153	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	1,829,680	-	611,981	-	-	1,526,821	137,414
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	1,508,240	-	-	-	720,716	-	-	-	-	662,006	59,581
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	3,138	-	-	-	-	-	-	-	1,098	99
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	-	-	-	-	-	-	34,125	-	-	-	25,594	2,303
9	Tagihan Kepada Korporasi / Receivables on Corporate	29,747	4,948,263	-	-	-	5,994,323	-	23,386,937	-	-	27,373,751	2,463,638
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	6,084	-	-	-	-	-	-	337,643	-	-	337,643	30,388
	Total Eksposur Neraca	6,247,984	6,456,503	3,138	-	-	8,544,719	34,125	24,336,561	-	-	29,926,913	2,693,422
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	-	-	-	-	-	173,855	-	-	-	-	86,928	7,824
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	-	76,374	-	-	-	5,230,422	-	2,335,732	-	-	4,966,218	446,960
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur TRA	-	76,374	-	-	-	5,404,277	-	2,335,732	-	-	5,053,146	454,783
C	Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk												
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	1,347	-	-	-	-	-	-	-	-	-	-	-
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	-	80,323	-	-	-	104,434	-	38,563	-	-	191,213	17,209
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	-	51,724	-	-	-	28,253	-	204,966	-	-	296,745	26,707
	Total Eksposur Counterparty Credit Risk	1,347	132,047	-	-	-	132,687	-	243,529	-	-	487,958	43,916

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	30 September 2017 / September 30, 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	6,212,153	-	-	-	-	6,212,153
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	2,441,661	798,186	-	-	-	1,643,475
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	2,228,956	-	-	-	-	2,228,956
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	3,138	-	-	-	-	3,138
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	34,125	-	-	-	-	34,125
9	Tagihan Kepada Korporasi / Receivables on Corporate	34,359,269	3,417,090	950,961	-	-	29,991,218
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	343,728	-	-	-	-	343,728
	Total Eksposur Neraca	45,623,030	4,215,276	950,961	-	-	40,456,793
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	173,855	-	-	-	-	173,855
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	7,642,526	4,713,163	517,008	-	-	2,412,355
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
11	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-
	Total Eksposur TRA	7,816,381	4,713,163	517,008	-	-	2,586,210
C Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk							
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	1,347	-	-	-	-	1,347
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	223,321	-	-	-	-	223,321
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	284,943	-	-	-	-	284,943
7	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-
	Total Eksposur Counterparty Credit Risk	509,611	-	-	-	-	509,611
	Total (A+B+C)	53,949,022	8,928,439	1,467,969	-	-	43,552,614

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	30 September 2017 / September 30, 2017		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	6,212,153	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	2,441,662	1,526,821	1,526,821
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	2,228,956	662,006	662,006
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	3,138	1,098	1,098
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	34,125	25,594	25,594
9	Tagihan Kepada Korporasi / Receivables on Corporate	34,359,269	29,552,800	27,373,750
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-
11	Aset Lainnya / Other Assets	343,727	-	337,643
TOTAL		45,623,030	31,768,319	29,926,912

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	30 September 2017 / September 30, 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	173,855	86,928	86,928
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	7,642,526	7,250,747	4,966,218
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-
TOTAL		7,816,381	7,337,675	5,053,146

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	30 September 2017 / September 30, 2017		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	1,347	-	-
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	223,321	106,846	106,846
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	284,943	229,437	229,437
7	Eksposur Tertimbang dari <i>Credit Valuation adjusment</i> (CVA)	-	-	151,676
TOTAL		509,611	336,283	487,959

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

(jutaan Rupiah / million Rupiah)

	30 September 2017 / September 30, 2017
TOTAL ATMR RISIKO KREDIT / TOTAL RWA - CREDIT RISK	35,468,017
TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR	-