

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 2018 / June 30, 2018									30 Juni 2017 / June 30, 2017						
		Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area									Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	8,586,455	-	-	-	-	-	-	8,586,455	6,184,920	-	-	-	-	-	-	6,184,920
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	3,647,025	163,001	-	-	-	-	-	3,810,026	2,194,544	201,927	-	-	-	402,222	-	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	3,124,053	-	-	-	-	-	1,937,291	5,061,344	2,819,090	-	-	-	-	-	1,386,467	4,205,557
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	3,742	2,644	-	-	-	-	-	6,386	1,699	230	-	-	-	-	-	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	11,937	18,339	205	-	6	-	-	30,487	13,572	20,953	329	-	-	-	-	34,854
9	Tagihan Kepada Korporasi / Receivables on Corporate	20,182,136	16,439,520	45,782	2,876,611	3,338,571	21,514	3,550,999	46,455,133	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 / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	341,108	-	-	-	-	-	-	341,108	267,772	-	-	-	-	-	-	267,772
	Jumlah / Total	35,896,456	16,623,504	45,987	2,876,611	3,338,577	21,514	5,488,290	64,290,939	30,645,427	11,343,452	27,756	2,221,667	2,254,988	418,232	5,485,143	52,396,665

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 2018 / June 30, 2018						30 Juni 2017 / June 30, 2017					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu / Net Receivables by Contractual Maturity						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 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	5,335,631	-	-	-	3,250,824	8,586,455	3,344,755	102,625	-	-	2,737,540	6,184,920
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	637,916	775,055	2,110,313	286,742	-	3,810,026	403,326	191,094	2,204,273	-	-	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	4,339,806	390,632	3,701	50,409	276,796	5,061,344	4,057,307	66,070	923	4,018	77,239	4,205,557
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	6,386	-	6,386	-	-	-	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	521	2,863	8,451	18,652	-	30,487	590	2,932	6,172	25,160	-	34,854
9	Tagihan Kepada Korporasi / Receivables on Corporate	32,704,538	7,299,262	4,144,223	2,306,747	363	46,455,133	26,904,275	6,038,230	4,453,466	1,506,969	-	38,902,940
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	-	-	-	-	341,108	341,108	-	-	-	-	267,772	267,772
	Jumlah / Total	43,018,412	8,467,812	6,266,688	2,668,936	3,869,091	64,290,939	34,710,253	6,400,951	6,664,834	1,538,076	3,082,551	52,396,665

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
30 Juni 2018 / June 30, 2018													
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	721,020	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	1,680,214	-	-	-	-	-	-	3,571,438	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-	-	-	20,800,856	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	163,001	-	-	-	-	-	-	2,878,576	-	-	-
6	Konstruksi / Construction	-	460,981	-	-	-	-	-	-	1,286,930	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	7,191,435	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	301,580	-	-	-
10	Perantara Keuangan / Financial Intermediary Real Estate, Usaha Persewaan dan Jasa	8,586,455	1,505,830	-	5,061,344	-	-	-	-	8,560,116	-	-	-
11	Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	1,103,087	-	-	-
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	-	-	-	-	-	-	-	-	40,095	-	-	-
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	-	-	-	-	6,386	-	-	29,490	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	997	-	-	341,108	-
Jumlah / Total		8,586,455	3,810,026	-	5,061,344	6,386	-	-	30,487	46,455,133	-	-	341,108
30 Juni 2017 / June 30, 2017													
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	1,137,820	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and 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 Retail Trading	-	-	-	-	-	-	-	-	6,128,232	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	410,182	-	-	-
10	Perantara Keuangan / Financial Intermediary Real Estate, Usaha Persewaan dan Jasa	6,082,295	1,104	-	4,205,557	-	-	-	-	7,053,948	-	-	-
11	Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	1,049,526	-	-	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	102,625	-	-	-	-	-	-	-	-	-	-	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities	-	-	-	-	-	-	-	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan an Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	-	-	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Activities of Households as Employers	-	-	-	-	-	-	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	-	-	-	-	1,929	-	-	33,862	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	992	-	-	267,772	-
Jumlah / Total		6,184,920	2,798,693	-	4,205,557	1,929	-	-	34,854	38,902,940	-	-	267,772

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 2018 / June 30, 2018								30 Juni 2017 / June 30, 2017							
		Tagihan Berdasarkan Wilayah / Net Receivables by Area								Tagihan Berdasarkan Wilayah / Net Receivables by Area							
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
1	Tagihan / Receivables	31,896,730	15,508,840	37,789	2,681,771	3,302,332	21,514	1,851,095	55,300,071	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	119,337	-	-	-	-	-	-	119,337	100,446	3,000	-	-	-	-	-	103,446
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif / Allowance for Impairment Losses - Collective	22,975	38,832	39	995	1,530	16	-	64,387	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 / 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			
30 Juni 2018 / June 30, 2018							
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	721,020	-	-	-	67	-
2	Perikanan / Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	3,337,671	-	-	-	334	-
4	Industri Pengolahan / Manufacturing	18,439,196	-	-	-	39,529	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	3,038,880	-	-	-	1,476	-
6	Konstruksi / Construction	872,996	-	-	19,337	717	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	5,489,816	-	-	-	11,806	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	383,387	-	-	100,000	132	-
10	Perantara Keuangan / Financial Intermediary	21,848,643	-	-	-	7,222	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	750,385	-	-	-	2,981	-
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	40,095	-	-	-	123	-
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	35,877	-	-	-	-	-
20	Lainnya / Others	342,105	-	-	-	-	-
Jumlah / Total		55,300,071	-	-	119,337	64,387	-
30 Juni 2017 / June 30, 2017							
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 International Agencies	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	35,791	-	-	-	-	-
20	Lainnya / Others	268,764	-	-	-	-	-
Jumlah / Total		44,443,674	141,789	-	103,446	112,670	-

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 2018 / June 30, 2018		30 Juni 2017 / June 30, 2017	
		CKPN Individual / Allowance for Impairment Losses - Individual	CKPN Kolektif / Allowance for Impairment Losses - Collective	CKPN Individual / Allowance for Impairment Losses - Individual	CKPN Kolektif / Allowance for Impairment Losses - Collective
1	Saldo awal CKPN / Beginning Balance – Allowance for Impairment Losses	126,449	71,509	110,111	216,788
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Additional (reversal) allowance for impairment losses during the year (Net)	(8,304)	(9,322)	(6,653)	(102,584)
	2.a Pembentukan CKPN pada periode berjalan / Additional allowance for impairment losses during the year	-	8,448	-	22,522
	2.b Pemulihan CKPN pada periode berjalan / Reversal allowance for impairment losses during the year	(8,304)	(17,770)	(6,653)	(125,106)
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	1,192	2,200	(12)	(1,534)
	Saldo akhir CKPN / Ending Balance	119,337	64,387	103,446	112,670

Table 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 2018 / June 30, 2018																	
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				
			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	Tagihan Kepada Pemerintah / Receivables on Sovereigns		-	-	-	8,586,455	-	-	-	-	-	-	-	-	-	8,586,455	
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities		-	-	-	2,827,795	653,794	121,261	-	-	-	-	-	-	-	207,176	3,810,026
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks		64,811	149,692	1,390,198	330,104	604,804	-	-	-	-	-	-	-	-	2,521,735	5,061,344
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property		-	-	-	-	-	-	-	-	-	-	-	-	-	6,386	6,386
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		-	-	-	-	-	-	-	-	-	-	-	-	-	30,487	30,487
9	Tagihan kepada Korporasi / Receivables on Corporate		314,602	3,745,253	2,708,148	1,202,388	119,860	-	-	-	-	-	-	-	-	38,364,882	46,455,133
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets		-	-	-	-	-	-	-	-	-	-	-	-	-	341,108	341,108
	Jumlah / Total		379,413	3,894,945	4,098,346	12,946,742	1,378,458	121,261	-	-	-	-	-	-	-	41,471,774	64,290,939
30 Juni 2017 / June 30, 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				
			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	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
	Jumlah / Total		212,169	5,168,089	3,383,028	7,693,348	4,631,439	402,222	-	-	-	-	-	-	-	30,906,370	52,396,665

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 Juni 2018 / June 30, 2018							30 Juni 2017 / June 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	National Amount			Tagihan Derivatif / Derivative Receivables	Kewajiban Derivatif/ Derivative Liabilities	Tagihan Bersih sebelum MRK / Net Receivables before CRM	MRK / CRM	Tagihan Bersih setelah MRK / Net Receivable after CRM
		≤ 1 Tahun / ≤ 1 Year	> 1 Tahun - ≤ 5 Tahun / > 1 Year - ≤ Years	> 5 Tahun / > 5 Years						≤ 1 Tahun / ≤ 1 Year	> 1 Tahun - ≤ 5 Tahun / > 1 Year - ≤ Years	> 5 Tahun / > 5 Years					
1	Suku Bunga / Interest Rate	340,060	2,265,230	415,570	25,818	24,419	86,816	-	86,816	2,841,696	819,491	193,249	18,256	15,002	25,252	-	25,252
2	Nilai Tukar / Foreign Exchange	18,210,940	5,897,609	382,593	497,077	424,278	1,447,439	-	1,447,439	12,929,298	1,780,563	-	210,890	153,904	438,115	-	438,115
3	Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	18,551,000	8,162,839	798,163	522,895	448,697	1,534,255	-	1,534,255	15,770,994	2,600,054	193,249	229,146	168,906	463,367	-	463,367

(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 Juni 2018 / June 30, 2018											ATMR	Beban Modal	30 Juni 2017 / June 30, 2017											ATMR	Beban Modal
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit													Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit												
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya	0%			20%	35%	40%	45%	50%	75%	100%	150%	Lainnya				
A	Eksposur Neraca / Balance Sheet Exposures																										
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	8,558,902	-	-	-	-	-	-	-	-	-	-	-	-	6,183,587	-	-	-	-	-	-	-	-	-	-		
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	3,034,971	-	295,544	-	-	-	1,813,030	163,173	-	-	-	-	-	2,010,618	-	604,149	-	1,609,458	144,851		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Tagihan Kepada Bank / Receivables on Banks	-	1,556,882	-	-	-	2,394,678	-	-	-	-	-	1,508,715	135,784	-	2,753,649	-	-	1,270,603	-	-	-	-	1,186,031	106,743		
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	6,386	-	-	-	-	-	-	-	-	2,235	201	-	-	1,929	-	-	-	-	-	-	675	61		
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	-	-	-	-	-	-	30,487	-	-	-	-	22,865	2,058	-	-	-	-	34,854	-	-	-	-	26,141	2,353		
9	Tagihan Kepada Korporasi / Receivables on Corporate	17,078	3,870,020	-	-	-	6,982,862	-	28,091,816	-	-	-	32,357,251	2,912,153	33,947	5,164,980	-	-	3,816,016	-	22,198,123	-	25,139,127	2,262,521			
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11	Aset Lainnya / Other Assets	6,204	-	-	-	-	-	-	334,904	-	-	-	334,904	30,141	7,168	-	-	-	-	260,604	-	-	-	260,604	23,454		
	Total Eksposur Neraca	8,582,184	5,426,902	6,386	-	-	12,412,511	30,487	28,722,264	-	-	-	36,039,000	3,243,510	6,224,702	7,918,629	1,929	-	7,097,237	34,854	23,062,876	-	28,222,036	2,539,983			
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	-	-	-	-	-	358,250	-	121,261	-	-	-	300,386	27,035	-	-	-	-	183,926	-	-	-	-	91,963	8,277		
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	-	130,051	-	-	-	4,575,667	-	2,390,721	-	-	-	4,704,565	423,411	-	121,674	-	-	5,319,062	-	1,968,408	-	4,652,274	418,705			
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Total Eksposur TRA	-	130,051	-	-	-	4,933,917	-	2,511,982	-	-	-	5,004,951	450,446	-	121,674	-	-	5,502,988	-	1,968,408	-	4,744,237	426,981			
C	Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk																										
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	27,553	-	-	-	-	-	-	-	-	-	-	3,729	336	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	-	228,081	-	-	-	661,735	-	219,968	-	-	-	1,116,399	100,476	-	70,324	-	-	87,065	-	23,915	-	126,732	11,406			
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
6	Tagihan Kepada Korporasi / Receivables on Corporate	-	59,783	-	-	-	54,511	-	282,624	-	-	-	574,706	51,724	-	31,616	-	-	26,572	-	222,542	-	376,486	33,884			
	Total Eksposur Counterparty Credit Risk	27,553	287,864	-	-	-	716,246	-	502,592	-	-	-	1,694,834	152,535	1,333	101,940	-	-	113,637	-	246,457	-	503,218	45,290			

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 Juni 2018 / June 30, 2018					Tagihan Bersih / Net Receivable	30 Juni 2017 / June 30, 2017				
			Bagian yang Dijamin Dengan				Bagian Yang Tidak Dijamin / Portion uncovered		Bagian yang Dijamin Dengan				Bagian Yang Tidak Dijamin / Portion uncovered
			Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Insurance	Lainnya / Others			Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Insurance	Lainnya / Others	
A	Eksposur Neraca / Balance Sheet Exposures												
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	8,558,902	-	-	-	-	8,558,902	6,183,587	-	-	-	-	6,183,587
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	3,330,515	-	-	-	-	3,330,515	2,614,767	1,002,894	-	-	-	1,611,873
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	3,951,560	-	-	-	-	3,951,560	4,024,252	-	-	-	-	4,024,252
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	6,386	-	-	-	-	6,386	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	30,487	-	-	-	-	30,487	34,854	-	-	-	-	34,854
9	Tagihan Kepada Korporasi / Receivables on Corporate	38,961,776	4,442,102	577,492	-	-	33,942,182	31,213,066	1,395,560	1,093,231	-	-	28,724,275
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	341,108	-	-	-	-	341,108	267,773	-	-	-	-	267,773
	Total Eksposur Neraca	55,180,734	4,442,102	577,492	-	-	50,161,140	44,340,228	2,398,454	1,093,231	-	-	40,848,543
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	479,511	-	-	-	-	479,511	183,926	-	-	-	-	183,926
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	7,096,439	4,199,980	375,687	-	-	2,520,772	7,409,144	4,795,347	523,687	-	-	2,090,110
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur TRA	7,575,950	4,199,980	375,687	-	-	3,000,283	7,593,070	4,795,347	523,687	-	-	2,274,036
C	Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk												
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	27,553	-	-	-	-	27,553	1,333	-	-	-	-	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	1,109,785	-	-	-	-	1,109,785	181,304	-	-	-	-	181,304
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	396,918	-	-	-	-	396,918	280,730	-	-	-	-	280,730
7	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur Counterparty Credit Risk	1,534,256	-	-	-	-	1,534,256	463,367	-	-	-	-	463,367
	Total (A+B+C)	64,290,940	8,642,082	953,179	-	-	54,695,679	52,396,665	7,193,801	1,616,918	-	-	43,585,946

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 Juni 2018 / June 30, 2018			30 Juni 2017 / June 30, 2017		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	8,558,902	-	-	6,183,587	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	3,330,515	1,813,030	1,813,030	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	3,951,560	1,508,715	1,508,715	4,024,253	1,186,031	1,186,031
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	6,386	2,235	2,235	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	30,487	22,865	22,865	34,854	26,141	26,141
9	Tagihan Kepada Korporasi / Receivables on Corporate	38,961,776	34,875,587	32,357,251	31,213,066	26,374,178	25,139,126
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	341,108	-	334,904	267,772	-	260,604
TOTAL		55,180,734	38,222,432	36,039,000	44,340,228	29,196,483	28,222,035

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 Juni 2018 / June 30, 2018			30 Juni 2017 / June 30, 2017		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM	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	479,511	300,386	300,386	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	7,096,439	6,655,753	4,704,565	7,409,144	6,965,898	4,652,274
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
TOTAL		7,575,950	6,956,139	5,004,951	7,593,070	7,057,861	4,744,237

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 Juni 2018 / June 30, 2018			30 Juni 2017 / June 30, 2017		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	27,553	-	-	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	1,109,784	596,452	596,452	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	396,918	321,837	321,837	280,730	242,151	242,151
7	Eksposur Tertimbang dari <i>Credit Valuation adjusment</i> (CVA)	-	-	776,545	-	-	179,555
TOTAL		1,534,255	918,289	1,694,834	463,367	323,664	503,219

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

(jutaan Rupiah / million Rupiah)

	30 Juni 2018 / June 30, 2018	30 Juni 2017 / June 30, 2017
TOTAL ATMR RISIKO KREDIT / TOTAL RWA - CREDIT RISK	42,738,785	33,469,491
TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR	-	-