

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

(jutaan rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	31 Maret 2018 / March 31, 2018							
		Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area							
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	6,118,623	-	-	-	-	-	-	6,118,623
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	2,272,935	183,704	-	-	-	207,974	-	2,664,613
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	3,149,581	-	-	-	-	-	4,739,221	7,888,802
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	3,792	1,864	-	-	-	-	-	5,656
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	12,042	19,415	197	-	8	-	-	31,662
9	Tagihan Kepada Korporasi / Receivables on Corporate	20,271,530	14,387,895	40,221	2,800,143	2,394,926	12,403	3,675,137	43,582,255
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	256,271	-	-	-	-	-	-	256,271
	Jumlah / Total	32,084,774	14,592,878	40,418	2,800,143	2,394,934	220,377	8,414,358	60,547,882

Area 1 : Jakarta

Area 2 : Jawa Barat - West Java

Area 3 : Jawa Tengah - Central Java

Area 4 : Jawa Timur - East Java

Area 5 : Sumatera & Kalimantan

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

Area 7 : Diluar Indonesia - Overseas

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

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	31 Maret 2018 / March 31, 2018					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu / Net Receivables by Contractual Maturity					
		≤ 1 tahun / < 1 year	>1 thn s.d 3thn / >1 year - 3 year	>3 thn s.d 5thn / >3 year - 5 year	> 5 tahun / > 5 year	Non-Kontraktual / Non-Contractual	Jumlah / Total
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	3,323,306	-	-	-	2,795,317	6,118,623
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	622,230	244,518	1,797,865	-	-	2,664,613
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	7,465,835	232,477	3,687	49,439	137,364	7,888,802
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	5,656	-	5,656
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	602	2,673	6,343	22,044	-	31,662
9	Tagihan Kepada Korporasi / Receivables on Corporate	30,588,501	6,225,407	4,391,365	2,376,982	-	43,582,255
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	-	-	-	-	256,271	256,271
	Jumlah / Total	42,000,474	6,705,075	6,199,260	2,454,121	3,188,952	60,547,882

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

(jutaan Rupiah/ million Rupiah)

No.	Sektor Ekonomi / Economic Sectors	Tagihan Kepada Pemerintah / Receivables on Sovereigns	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank / Receivables on Banks	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	Kredit Pegawai/Pensiunan / Employee/Retired Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	Tagihan Kepada Korporasi / Receivables on Corporate	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	Aset Lainnya/ Other Assets	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit
31 Maret 2018 / March 31, 2018													
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	692,699	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	1,822,135	-	-	-	-	-	-	3,551,360	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-	-	-	21,655,003	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	183,704	-	-	-	-	-	-	2,049,269	-	-	-
6	Konstruksi / Construction	-	244,518	-	-	-	-	-	-	1,269,135	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	5,611,934	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	320,699	-	-	-
10	Perantara Keuangan / Financial Intermediary Real Estate, Usaha Persewaan dan Jasa	6,118,623	414,256	-	7,888,802	-	-	-	-	7,160,503	-	-	-
11	Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	1,231,561	-	-	-
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	-	-	-	-	-	-	-	-	40,092	-	-	-
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	-	-	-	-	5,656	-	-	30,583	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	1,079	-	-	256,271	-
Jumlah / Total		6,118,623	2,664,613	-	7,888,802	5,656	-	-	31,662	43,582,255	-	256,271	-

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

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	31 Maret 2018 / March 31, 2018							
		Tagihan Berdasarkan Wilayah / Net Receivables by Area							
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
1	Tagihan / Receivables	28,745,563	13,285,686	36,712	2,667,594	1,649,746	220,378	4,648,365	51,254,044
2	Tagihan yang mengalami penurunan nilai (impaired) / Impaired Receivables								
	a. Belum Jatuh Tempo / Non Past Due	122,708	-	-	-	-	-	-	122,708
	b. Telah jatuh tempo / Past Due	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Individual / Allowance for Impairment Losses - Individual	122,708	-	-	-	-	-	-	122,708
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif / Allowance for Impairment Losses - Collective	20,306	32,168	126	4,037	4,043	3,398	-	64,078
5	Tagihan yang dihapus buku / Written-Off Receivables	-	-	-	-	-	-	-	-

Area 1 : Jakarta

Area 2 : Jawa Barat - West Java

Area 3 : Jawa Tengah - Central Java

Area 4 : Jawa Timur - East Java

Area 5 : Sumatera & Kalimantan

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

Area 7 : Diluar Indonesia - Overseas

Tabel 5 Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual /
Table 5 Disclosure of Receivables and Provisioning based on Economic Sectors - Bank Only

(jutaan Rupiah / million Rupiah)

No.	Sektor Ekonomi / Economic Sectors	Tagihan / Receivables	Tagihan yang Mengalami Penurunan Nilai / Impaired Receivables		Cadangan kerugian Penurunan nilai (CKPN)- Individual / Allowance for Impairment Losses - Individual	Cadangan kerugian Penurunan nilai (CKPN)- Kolektif / Allowance for Impairment Losses - Collective	Tagihan yang yang dihapus buku / Written-Off Receivables
			Belum Jatuh Tempo / Non Past Due	Telah Jatuh Tempo / Past Due			
	31 Maret 2018 / March 31, 2018						
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	692,699	-	-	-	153	-
2	Perikanan / Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	3,422,633	-	-	-	3,706	-
4	Industri Pengolahan / Manufacturing	19,110,509	-	-	-	40,359	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	1,514,931	-	-	-	691	-
6	Konstruksi / Construction	604,494	22,708	-	22,708	620	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	3,894,409	-	-	-	11,046	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	399,922	100,000	-	100,000	127	-
10	Perantara Keuangan / Financial Intermediary	20,444,577	-	-	-	4,340	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	836,189	-	-	-	2,913	-
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	40,092	-	-	-	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	36,239	-	-	-	-	-
20	Lainnya / Others	257,350	-	-	-	-	-
	Jumlah / Total	51,254,044	122,708	-	122,708	64,078	-

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

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	31 Maret 2018 / March 31, 2018	
		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
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Additional (reversal) allowance for impairment losses during the year (Net)	(4,090)	(8,263)
	2.a Pembentukan CKPN pada periode berjalan / Additional allowance for impairment losses during the year	-	2,112
	2.b Pemulihan CKPN pada periode berjalan / Reversal allowance for impairment losses during the year	(4,090)	(10,375)
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	349	832
	Saldo akhir CKPN / Ending Balance	122,708	64,078

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

(jutaan Rupiah / million Rupiah)

31 Maret 2018 / March 31, 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			
			Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3	Less than F3		
			Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3	Less than F3		
			Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1to Baa3	Ba1 to Ba3	B1 to B3	Less than B3						
			PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Less than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)		
			PT. ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-	Less than [Idr]B-	[Idr]A1+ to [Idr]A1	[Idr]A2+ to [Idr]A2	[Idr]A3+ to [Idr]A3	Less than [Idr]A3		
			PT. PEFINDO	idAAA	idAA+ to idAA-	idA to id A-	idBBB+ to idBBB-	idBB to idBB-	idB+ to B-	Less than id B-	idA1	idA2	idA3 to idA4	Less than idA4		
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns			-	-	-	6,118,623	-	-	-	-	-	-	-		
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities			-	-	-	2,028,416	297,542	338,655	-	-	-	-	-		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions			-	-	-	-	-	-	-	-	-	-	-		
4	Tagihan Kepada Bank / Receivables on Banks			96,228	80,654	4,288,445	705,212	905,060	-	-	-	-	-	1,813,203		
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property			-	-	-	-	-	-	-	-	-	-	5,656		
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			-	-	-	-	-	-	-	-	-	-	31,662		
9	Tagihan kepada Korporasi / Receivables on Corporate			314,133	4,208,020	2,152,348	2,138,534	176,363	-	-	-	-	-	34,592,857		
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables			-	-	-	-	-	-	-	-	-	-	-		
11	Aset Lainnya / Other Assets			-	-	-	-	-	-	-	-	-	-	256,271		
	Jumlah / Total			410,361	4,288,674	6,440,793	10,990,785	1,378,965	338,655	-	-	-	-	36,699,649		
														60,547,882		

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

(a) Transaksi Derivatif *Over the Counter*

(jutaan Rupiah / million Rupiah)

No	Variabel yang Mendasari / Underlying Variables	31 Maret 2018 / March 31, 2018							
		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	602,940	1,974,762	399,258	25,891	29,240	81,696	-	81,696
2	Nilai Tukar / Foreign Exchange	16,734,725	5,759,542	374,962	217,648	172,122	1,066,871	-	1,066,871
3	Lainnya / Others	-	-	-	-	-	-	-	-
	TOTAL	17,337,665	7,734,304	774,220	243,539	201,362	1,148,567	-	1,148,567

(b) Transaksi *Repo*

Bank tidak memiliki eksposur pada pengungkapan ini.

(c) Transaksi *Reverse Repo*

Bank tidak memiliki eksposur pada pengungkapan ini.

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

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio	31 Maret 2018 / March 31, 2018										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	6,106,194	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	2,028,417	-	505,516	-	-	1,519,725	136,775
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	5,013,349	-	-	-	2,182,698	-	-	-	-	2,094,019	188,462
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	5,656	-	-	-	-	-	-	-	1,980	178
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	-	-	-	-	-	-	31,662	-	-	-	23,747	2,137
9	Tagihan Kepada Korporasi / Receivables on Corporate	21,067	4,414,718	-	-	-	5,804,255	-	24,761,533	-	-	28,546,603	2,569,194
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	5,707	-	-	-	-	-	-	250,564	-	-	250,564	22,551
	Total Eksposur Neraca	6,132,968	9,428,067	5,656	-	-	10,015,370	31,662	25,517,613	-	-	32,436,638	2,919,297
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	-	-	-	-	-	-	-	130,680	-	-	130,680	11,761
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	-	56,729	-	-	-	4,835,415	-	3,245,155	-	-	5,674,208	510,679
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur TRA	-	56,729	-	-	-	4,835,415	-	3,375,835	-	-	5,804,888	522,440
C Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk													
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	12,429	-	-	-	-	-	-	-	-	-	12,415	1,117
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	-	85,524	-	-	-	303,034	-	304,197	-	-	1,125,067	101,256
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	-	50,706	-	-	-	67,144	-	325,532	-	-	782,596	70,434
	Total Eksposur Counterparty Credit Risk	12,429	136,230	-	-	-	370,178	-	629,729	-	-	1,920,078	172,807

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

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	Tagihan Bersih / Net Receivable	31 Maret 2018 / March 31, 2018				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	6,106,194	-	-	-	-	6,106,194
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	2,533,933	-	-	-	-	2,533,933
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	7,196,047	-	-	-	-	7,196,047
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	5,656	-	-	-	-	5,656
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	31,662	-	-	-	-	31,662
9	Tagihan Kepada Korporasi / Receivables on Corporate	35,001,573	3,727,374	726,184	-	-	30,548,015
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
11	Aset Lainnya / Other Assets	256,271	-	-	-	-	256,271
	Total Eksposur Neraca	51,131,336	3,727,374	726,184	-	-	46,677,778
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	130,680	-	-	-	-	130,680
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	8,137,299	4,355,122	436,756	-	-	3,345,421
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
11	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-
	Total Eksposur TRA	8,267,979	4,355,122	436,756	-	-	3,476,101
C Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk							
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	12,429	-	-	-	-	12,429
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	692,755	-	-	-	-	692,755
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	443,383	-	-	-	-	443,383
7	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-
	Total Eksposur Counterparty Credit Risk	1,148,567	-	-	-	-	1,148,567
	Total (A+B+C)	60,547,882	8,082,496	1,162,940	-	-	51,302,446

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

Bank tidak memiliki eksposur pada pengungkapan ini.

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

Bank tidak memiliki eksposur pada pengungkapan ini.

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

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	31 Maret 2018 / March 31, 2018		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	6,106,194	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	2,533,933	1,519,725	1,519,725
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	7,196,047	2,094,019	2,094,019
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	5,656	1,980	1,980
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	31,662	23,747	23,747
9	Tagihan Kepada Korporasi / Receivables on Corporate	35,001,573	30,783,916	28,546,603
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-
11	Aset Lainnya / Other Assets	256,271	-	250,564
TOTAL		51,131,336	34,423,387	32,436,638

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

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	31 Maret 2018 / March 31, 2018		
		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	130,680	130,680	130,680
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	8,137,299	7,735,196	5,674,208
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-
TOTAL		8,267,979	7,865,876	5,804,888

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

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	31 Maret 2018 / March 31, 2018		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	12,429	-	-
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	692,755	472,819	472,819
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	443,382	369,245	369,245
7	Eksposur Tertimbang dari <i>Credit Valuation adjustment</i> (CVA)	-	-	1,078,014
TOTAL		1,148,566	842,064	1,920,078

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

(jutaan Rupiah / million Rupiah)

	31 Maret 2018 / March 31, 2018
TOTAL ATMR RISIKO KREDIT / TOTAL RWA - CREDIT RISK	40,161,604
TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR	-