



Informasi Kuantitatif Eksposur Risiko
Quantitative Information of Risk Exposures

Posisi 30 Juni 2017
As at 30 June 2017

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1. Pengungkapan Risiko Kredit

Disclosure of Credit Risk

a. Pengungkapan Umum

General Disclosure

Tabel 1.a.1: Pengungkapan Tagihan Bersih Berdasarkan Wilayah

Table 1.a.1: Disclosure of Net Receivables by Region

(dalam jutaan rupiah/in millions Rupiah)

No.	Kategori Portofolio <i>Portfolio Category</i>	30 Juni 2017/30 June 2017			
		Tagihan Bersih Berdasarkan Wilayah <i>Net Receivables by Region</i>			
		Sumatera	Jawa	Lainnya <i>Others</i>	Total
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	-	12,275,214	-	12,275,214
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	627,016	4,576,864	-	5,203,880
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	-	923,570	2,933,082	3,856,652
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	315,791	-	315,791
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	9,191	2,023,651	3,730	2,036,572
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	12,581,666	29,267,203	5,970,418	47,819,287
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	28,026	470,710	252,701	751,437
11	Aset Lainnya <i>Other Assets</i>	28,056	1,141,881	22,736	1,192,673
	Total	13,273,955	50,994,884	9,182,667	73,451,506

Tabel 1.a.2: Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak

Table 1.a.2: Disclosure of Net Receivables by Remaining Contract Period

(dalam jutaan rupiah/in millions Rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2017/30 June 2017					
		Tagihan bersih berdasarkan sisa jangka waktu kontrak Net Receivables by Remaining Contract Period					
		< 1 tahun < 1 year	1 thn s.d. 3 thn 1 year up to 3 years	3 thn s.d. 5 thn 3 years up to 5 years	> 5 thn > 5 years	Non-Kontraktual Non-Contractual	Total
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	5,626,651	1,461,218	895,264	288,350	4,003,731	12,275,214
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	4,298,518	89,489	325,484	490,389	-	5,203,880
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	2,383,364	284,860	64,237	5,698	1,118,493	3,856,652
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	2,595	8,009	29,042	276,145	-	315,791
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	275,597	1,605,727	35,482	119,766	-	2,036,572
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	31,630,955	6,090,913	6,726,569	3,370,850	-	47,819,287
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	598,430	42,226	42,702	68,079	-	751,437
11	Aset Lainnya <i>Other Assets</i>	-	-	-	-	1,192,673	1,192,673
	Total	44,816,110	9,582,442	8,118,780	4,619,277	6,314,897	73,451,506

Tabel 1.a.3: Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi

Table 1.a.3: Disclosure of Net Receivables by Economic Sector

(dalam jutaan rupiah/in millions Rupiah)

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Receivables from the Government	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	Tagihan Kepada Bank Receivables from Banks	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	Kredit Pegawai/ Pensiunan Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	Tagihan kepada Korporasi Receivables from Corporates	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
30 Juni 2017/30 June 2017												
1	Pertanian, perburuan dan Kehutanan Agriculture, Hunting and Forestry	-	627,016	-	-	-	-	-	821	7,862,190	26,104	-
2	Perikanan Fisheries	-	-	-	-	-	-	-	-	373,261	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	-	877,355	-	-	-	-	-	-	5,237,471	183,869	-
4	Industri pengolahan Processing Industry	-	1,975,834	-	-	-	-	-	-	16,566,523	172,270	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	-	-	-	-	-	-	-	595,046	-	-
6	Konstruksi Construction	-	1,046,993	-	-	-	-	-	-	639,132	18,087	-
7	Perdagangan besar dan eceran Wholesale and Retail Trade	-	306,586	-	-	-	-	-	911	11,907,380	246,977	-
8	Penyediaan akomodasi dan penyediaan makan minum Accommodation, Food and Beverage Supply	-	-	-	-	-	-	-	-	5,207	-	-
9	Transportasi, pergudangan dan komunikasi Transportation, Warehousing and Communication	-	318,750	-	-	-	-	-	-	1,455,951	22,907	-
10	Perantara keuangan Financial Intermediaries	6,581,017	51,346	-	3,856,652	-	-	-	-	1,397,782	-	-
11	Real estate, usaha persewaan dan jasa perusahaan Real Estate, Rental and Service Company	-	-	-	-	-	-	-	-	1,504,329	66,807	-
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-
13	Jasa pendidikan Education Service	-	-	-	-	-	-	-	-	2,489	-	-
14	Jasa kesehatan dan kegiatan sosial Health and Social Service	-	-	-	-	-	-	-	-	-	-	-
15	Jasa masyarakat, sosial budaya, hiburan dan perorangan lainnya Community, Sociocultural, Entertainment and other Individual Service	-	-	-	-	-	-	-	-	13,192	-	-
16	Jasa perorangan yang melayani rumah tangga Individual Household Service	-	-	-	-	-	-	-	-	-	-	-
17	Badan internasional dan badan ekstra internasional lainnya International and other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang belum jelas batasannya Undefined Business Activities	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Activities	-	-	-	-	315,791	-	-	2,034,840	259,334	14,416	-
20	Lainnya Others	5,694,197	-	-	-	-	-	-	-	-	-	1,192,673
	Total	12,275,214	5,203,880	-	3,856,652	315,791	-	-	2,036,572	47,819,287	751,437	1,192,673

Tabel 1.a.4: Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah

Table 1.a.4: Disclosure of Receivables and Allowances by Region

(dalam jutaan rupiah/in millions Rupiah)

No.	Keterangan Description	30 Juni 2017/30 June 2017			
		Wilayah/Region			
		Sumatera	Jawa	Lainnya Others	Total
1	Tagihan Receivables	11,205,303	44,496,760	9,086,109	64,788,172
2	Tagihan yang mengalami penurunan nilai (<i>impaired</i>) Impaired Receivables	608,441	1,093,776	487,985	2,190,202
	a. Belum jatuh tempo Non past due	575,471	33,917	-	609,388
	b. Telah jatuh tempo Past due	32,970	1,059,859	487,985	1,580,814
3	Cadangan kerugian penurunan nilai (CKPN) - Individual Allowance for Impairment Losses-Individual	46,920	529,382	240,284	816,586
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif Allowance for Impairment Losses-Collective	118,339	472,081	80,713	671,133
5	Tagihan yang dihapus buku Receivables Written Off	1,144	303,007	2,077	306,228

Tabel 1.a.5: Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi

Table 1.a.5: Disclosure of Receivables and Allowances by Economic Sector

(dalam jutaan rupiah/in millions Rupiah)

No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan kerugian penurunan nilai (CKPN) - Individual	Cadangan kerugian penurunan nilai (CKPN) - Kolektif	Tagihan yang dihapus buku Receivables Written Off
			Belum Jatuh Tempo Non past due	Telah Jatuh Tempo Past due	Allowance for Impairment Losses-Individual	Allowance for Impairment Losses-Collective	
30 Juni 2017/30 June 2017							
1	Pertanian, perburuan dan Kehutanan Agriculture, Hunting and Forestry	7,537,834	-	26,186	82	83,379	-
2	Perikanan Fisheries	369,400	-	-	-	4,100	-
3	Pertambangan dan Penggalian Mining and Quarrying	4,541,439	571,971	347,581	206,404	50,792	25,953
4	Industri pengolahan Processing Industry	16,122,527	37,417	407,286	235,015	177,315	128,197
5	Listrik, Gas dan Air Electricity, Gas and Water	129,293	-	-	-	15,180	-
6	Konstruksi Construction	1,504,617	-	30,084	11,997	16,367	-
7	Perdagangan besar dan eceran Wholesale and Retail Trade	11,546,340	-	539,739	291,648	138,262	90,407
8	Penyediaan akomodasi dan penyediaan makan minum Accommodation, Food and Beverage Supply	5,033	-	-	-	56	-
9	Transportasi, pergudangan dan komunikasi Transportation, Warehousing and Communication	1,059,300	-	32,575	9,626	12,480	-
10	Perantara keuangan Financial Intermediaries	10,912,772	-	-	-	14,074	-
11	Real estate, usaha persewaan dan jasa perusahaan Real Estate, Rental and Service Company	1,506,416	-	123,621	56,814	15,349	-
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-
13	Jasa pendidikan Education Service	2,489	-	-	-	28	-
14	Jasa kesehatan dan kegiatan sosial Health and Social Service	-	-	-	-	-	-
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya Community, Sociocultural, Entertainment and other Individual Service	9,029	-	-	-	100	61,671
16	Jasa perorangan yang melayani rumah tangga Individual Household Service	-	-	-	-	-	-
17	Badan internasional dan badan ekstra internasional lainnya International and other Extra International Agencies	-	-	-	-	-	-
18	Kegiatan yang belum jelas batasannya Undefined Business Activities	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Activities	2,649,836	-	73,742	-	143,651	-
20	Lainnya Others	6,891,847	-	-	5,000	-	-
	Total	64,788,172	609,388	1,580,814	816,586	671,133	306,228

Tabel 1.a.6: Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai
 Table 1.a.6: Disclosure of Movements Detail of Allowance for Impairment Losses

(dalam jutaan rupiah/in millions Rupiah)

No.	Keterangan Description	30 Juni 2017/30 June 2017	
		CKPN Individual Allowance for Impairment Losses- Individual	CKPN Kolektif Allowance for Impairment Losses- Collective
1	Saldo awal CKPN <i>Allowance for Impairment Losses Beginning Balance</i>	865,088	603,311
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) <i>Charge (Reversal) of Impairment Provision for the Current Year (Net)</i>	219,909	129,495
2.a	Pembentukan CKPN pada periode berjalan <i>Charge of Impairment Provision for the Current Year</i>	219,909	129,495
2.b	Pemulihan CKPN pada periode berjalan <i>Release of Impairment Provision for the Current Year</i>	-	-
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan <i>Impairment Provision for Write Off Current Year</i>	244,555	61,673
4	Pembentukan (pemulihan) lainnya pada periode berjalan* <i>Other Charge (Release) for the Current Year*</i>	(23,856)	-
Saldo akhir CKPN <i>Allowance for Impairment Losses Ending Balance</i>		816,586	671,133

* Termasuk selisih kurs penjabaran dan pengakuan pendapatan bunga atas aset yang mengalami penurunan nilai
Including exchange rate difference and unwinding interest on impaired assets

b. Pengungkapan Risiko Kredit dengan menggunakan Pendekatan Standar
Disclosure of Credit Risk using Standardized Approach

Tabel 1.b.1: Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat
 Table 1.b.1: Disclosure of Net Receivables for Asset Exposures on Balance Sheet by Portfolio Category and Rating Scale

(dalam jutaan rupiah/in millions Rupiah)

		30 Juni 2017/30 June 2017												Tanpa Peringkat Unrated	Total
		Tagihan Bersih/Net Receivables													
No	Kategori Portofolio Portfolio Category	Lembaga Pemeringkat Rating Agencies	Peringkat Jangka panjang Long-term Rating						Peringkat Jangka Pendek Short-term Rating						
		Standard and Poor's	AAA	AA+ s.d/up to AA-	A+ s.d/up to A-	BBB+ s.d/up to BBB-	BB+ s.d/up to BB-	B+ s.d/up to B-	Kurang dari B- Less than B-	A-1	A-2	A-3			Kurang dari A-3 Less than A-3
		Fitch Ratings	AAA	AA+ s.d/up to AA-	A+ s.d/up to A-	BBB+ s.d/up to BBB-	BB+ s.d/up to BB-	B+ s.d/up to B-	Kurang dari B- Less than B-	F1+ s.d/up to F1	F2	F3			Kurang dari F3 Less than F3
		Moody's	Aaa	Aa1 s.d/up to Aa3	A1 s.d/up to A3	Baa1 s.d/up to Baa3	Ba1 s.d/up to Ba3	B1 s.d/up to B3	Kurang dari B3 Less than B3	P-1	P-2	P-3			Kurang dari P-3 Less than P-3
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d/up to AA-(idn)	A+(idn) s.d/up to A-(idn)	BBB+(idn) s.d/up to BBB-(idn)	BB+(idn) s.d/up to BB-(idn)	B+(idn) s.d/up to B-(idn)	Kurang dari B-(idn) Less than B-(idn)	F1+(idn) s.d/up to F1(idn)	F2(idn)	F3(idn)			Kurang dari F3(idn) Less than F3(idn)
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d/up to idAA-	idA+ s.d/up to idA-	idBBB+ s.d/up to idBBB-	idBB+ s.d/up to idBB-	idB+ s.d/up to idB-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d/up to idA4			Kurang dari idA4 Less than idA4
1	Tagihan Kepada Pemerintah Receivables from the Government		-	-	-	-	-	-	-	-	-	-	-	12,275,214	12,275,214
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities		-	-	446,556	-	-	-	-	-	-	-	-	4,757,324	5,203,880
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks		181,287	2,310,799	288,692	57,692	89,660	-	-	-	-	-	-	928,522	3,856,652
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties													315,791	315,791
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties													-	-
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans													-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios													2,036,572	2,036,572
9	Tagihan kepada Korporasi Receivables from Corporates		-	1,050,383	1,643,555	-	-	-	-	-	-	-	-	45,125,349	47,819,287
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables													751,437	751,437
11	Aset Lainnya Other Assets													1,192,673	1,192,673
	TOTAL		181,287	3,361,182	2,378,803	57,692	89,660	-	-	-	-	-	-	67,382,882	73,451,506

Tabel 1.b.2: Pengungkapan Risiko Kredit Pihak Lawan

Table 1.b.2: Disclosure of Counterparty Credit Risk(a) **Tagihan Bersih yang berasal dari eksposur transaksi derivatif over the counter**
Net receivables of over the counter derivative transaction exposures

(dalam jutaan rupiah/in millions Rupiah)

No.	Variabel yang Mendasari <i>Underlying Variable</i>	30 Juni 2017/30 June 2017								
		Nilai Notional/Notional amount			Tagihan Derivatif <i>Derivative Receivables</i>	Kewajiban Derivatif <i>Derivative Payables</i>	Tagihan Bersih Sebelum Mitigasi Risiko Kredit (MRK) <i>Net Receivables before Credit Risk Mitigation (CRM)</i>	MRK <i>CRM</i>	Tagihan Bersih setelah MRK <i>Net Receivables after CRM</i>	
		≤ 1 tahun ≤ 1 year	> 1 tahun - ≤ 5 tahun > 1 year - ≤ 5 years	> 5 tahun > 5 years						
1	Suku Bunga <i>Interest Rate</i>	6,665,995	11,019,399	759,668	80,550	42,503	147,042	3,838	143,204	
2	Nilai Tukar <i>Foreign Exchange</i>	22,397,221	61,800	-	56,290	45,519	283,352	-	283,352	
3	Lainnya <i>Others</i>	7,469,766	9,838,652	-	846,107	271,034	1,461,931	-	1,461,931	
	TOTAL	36,532,982	20,919,851	759,668	982,947	359,056	1,892,325	3,838	1,888,487	

(b) **Tagihan Bersih yang berasal dari eksposur Transaksi Repo**
Net receivables of repo transaction exposures

(dalam jutaan rupiah/in millions Rupiah)

No.	Kategori Portofolio <i>Portfolio Category</i>	30 Juni 2017/30 June 2017			
		Nilai Wajar SSB Repo <i>Market value of Repo Marketable Securities</i>	Kewajiban Repo <i>Repo Payables</i>	Tagihan Bersih <i>Net Receivables</i>	ATMR <i>RWA</i>
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	716,772	715,118	1,654	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-
6	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	-	-	-	-
	TOTAL	716,772	715,118	1,654	-

(c) **Tagihan Bersih yang berasal dari eksposur transaksi reverse repo**
Net receivable of reverse repo transaction exposure

Bank tidak memiliki eksposur transaksi Reverse Repo pada tanggal 30 Juni 2017.
The Bank did not have any Reverse Repo transaction exposure as of 30 June 2017.

c. Pengungkapan Mitigasi Risiko Kredit dengan menggunakan Pendekatan Standar
Disclosure of Credit Risk Mitigation using Standardized Approach

Tabel 1.c.1: Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit
Table 1.c.1: Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation Impacts

(dalam jutaan rupiah/in millions Rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2017/30 June 2017										ATMR RWA	Beban Modal Capital Charge
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit/Net Receivables after Credit Risk Mitigation Impacts											
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
A													
Eksposur Neraca <i>Balance Sheet Exposure</i>													
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	12,270,894	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	4,584	137,899	-	-	-	3,768,459	-	-	-	-	1,911,809	152,945
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	-	3,214,431	-	-	-	12,470	-	-	-	-	649,121	51,930
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	-	315,791	-	-	-	-	-	-	-	110,527	8,842
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	6,261	-	-	-	-	-	2,030,311	-	-	-	1,522,734	121,819
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	1,666,579	1,409,202	-	-	-	6,754,735	-	30,375,401	-	-	34,034,609	2,722,769
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-	751,437	-	1,127,155	90,172
11	Aset Lainnya <i>Other Assets</i>	225,519	-	-	-	-	-	-	938,949	28,205	-	981,256	78,500
Total Eksposur Neraca <i>Total Balance Sheet Exposure</i>		14,173,837	4,761,532	315,791	-	-	10,535,664	2,030,311	31,314,350	779,642	-	40,337,211	3,226,977
B													
Eksposur Kewajiban Komitmen/Kontinjensi pada <i>Commitments and Contingencies Liabilities Exposures on</i>													
Transaksi Rekening Administratif <i>Off Balance Sheet Transactions</i>													
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	544	537,240	-	-	-	745,621	-	-	-	-	480,259	38,421
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	-	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	-	-	-	-	-	-	-
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	170,021	1,442,870	-	-	-	380,721	-	4,369,383	-	-	4,848,318	387,865
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-	-	-	-	-
Total Eksposur TRA <i>OB Total Exposure</i>		170,565	1,980,110	-	-	-	1,126,342	-	4,369,383	-	-	5,328,577	426,286
C													
Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) <i>Counterparty Credit Risk Exposure</i>													
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	4,320	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	-	-	-	-	-	9,533	-	-	-	-	4,766	381
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	-	278,838	-	-	-	273,723	-	77,190	-	-	269,819	21,586
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	3,838	875,559	-	-	-	-	-	370,978	-	-	546,090	43,687
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA) <i>Weighted exposure from Credit Valuation Adjustment (CVA)</i>											488,539	39,083
Total Eksposur Counterparty Credit Risk <i>Counterparty Credit Risk Total Exposure</i>		8,158	1,154,397	-	-	-	283,256	-	448,168	-	-	1,309,214	104,737

Tabel 1.c.2: Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit

Table 1.c.2: Disclosure of Net Receivables and Credit Risk Mitigation Technique

(dalam jutaan rupiah/in millions Rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2017/30 June 2017					
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan/Portion Secured by				Bagian Yang Tidak Dijamin Unsecured Portion
			Agunan Collaterals	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
A	Eksposur Neraca Balance Sheet Exposure						
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	12,270,894	-	-	-	12,270,894	
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	3,910,942	4,584	137,899	-	3,768,459	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	3,226,901	-	-	-	3,226,901	
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	315,791	-	-	-	315,791	
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	2,036,572	6,261	-	-	2,030,311	
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	40,205,917	1,666,579	7,516,293	-	31,023,045	
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	751,437	-	-	-	751,437	
11	Aset Lainnya <i>Other Assets</i>	1,192,673	-	-	-	1,192,673	
	Total Eksposur Neraca Total Balance Sheet Exposure	63,911,127	1,677,424	7,654,192	-	54,579,511	
B	Eksposur Rekening Administratif Off Balance Sheet Exposure						
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	1,283,405	544	537,240	-	745,621	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	-	-	-	-	-	
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	-	-	-	-	
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	6,362,995	170,021	1,802,855	-	4,390,119	
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	
	Total Eksposur Rekening Administratif OB Total Exposure	7,646,400	170,565	2,340,095	-	5,135,740	
C	Eksposur Counterparty Credit Risk Counterparty Credit Risk Exposure						
1	Tagihan Kepada Pemerintah/ <i>Receivables from the Government</i>	4,320	-	-	-	4,320	
2	Tagihan Kepada Entitas Sektor Publik/ <i>Receivables from Public Sector Entities</i>	9,533	-	-	-	9,533	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	
4	Tagihan Kepada Bank/ <i>Receivables from Banks</i>	629,751	-	-	-	629,751	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	
6	Tagihan kepada Korporasi/ <i>Receivables from Corporates</i>	1,250,375	3,838	-	-	1,246,537	
	Total Exposure Counterparty Credit Risk Counterparty Credit Risk Total Exposure	1,893,979	3,838	-	-	1,890,141	
	Total (A+B+C)	73,451,506	1,851,827	9,994,287	-	61,605,392	

d. Pengungkapan Sekuritisasi Aset
Disclosure of Asset Securitization

Bank tidak memiliki eksposur Transaksi Sekuritisasi Aset pada tanggal 30 Juni 2017.
The Bank did not have any asset securitization transaction exposure as of 30 June 2017.

e. Pengungkapan Perhitungan ATMR untuk Risiko Kredit dengan Menggunakan Pendekatan Standar
Disclosure of Credit Risk RWA Calculation using Standardized Approach

(a) Eksposur Aset di Neraca
On Balance Sheet Exposures

(dalam jutaan rupiah/in millions Rupiah)

No	Kategori Portofolio Portfolio Category	30 Juni 2017/30 June 2017		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR setelah MRK RWA after CRM
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	12,270,894	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	3,910,942	1,955,471	1,911,809
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	3,226,901	649,121	649,121
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	315,791	110,527	110,527
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	2,036,572	1,527,429	1,522,734
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	40,205,917	39,260,648	34,034,609
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	751,437	1,127,155	1,127,155
11	Aset Lainnya <i>Other Assets</i>	1,192,673	-	981,256
TOTAL		63,911,127	44,630,351	40,337,211

(b) Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif
Commitments and Contingencies Liabilities Exposures on Off Balance Sheet Transactions

(dalam jutaan rupiah/in millions Rupiah)

No	Kategori Portofolio Portfolio Category	30 Juni 2017/30 June 2017		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR setelah MRK RWA after CRM
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	1,283,405	641,703	480,259
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	-	-	-
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	-	-
6	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-
7	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	6,362,995	6,346,628	4,848,318
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-
TOTAL		7,646,400	6,988,331	5,328,577

(c) Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)*Credit Risk Exposure from Counterparty Failures*

(dalam jutaan rupiah/in millions Rupiah)

No	Kategori Portofolio <i>Portfolio Category</i>	30 Juni 2017/30 June 2017		
		Tagihan Bersih <i>Net Receivables</i>	ATMR Sebelum MRK <i>RWA before CRM</i>	ATMR setelah MRK <i>RWA after CRM</i>
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	4,320	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	9,533	4,766	4,766
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	629,751	269,819	269,819
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-
6	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	1,250,375	549,928	546,090
7	Eksposur tertimbang dari <i>Credit Valuation Adjustment (CVA)</i> <i>Weighted exposure from Credit Valuation Adjustment (CVA)</i>			488,539
TOTAL		1,893,979	824,513	1,309,214

(d) Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (*settlement risk*)*Credit Risk Exposure from Settlement Failure*

Bank tidak memiliki eksposur yang menimbulkan Risiko Kredit akibat Kegagalan Setelmen pada tanggal 30 Juni 2017.

The Bank did not have any Credit Risk Exposure from Settlement Failures as of 30 June 2017.

(e) Eksposur Sekuritisasi

Securitization exposure

Bank tidak memiliki eksposur Sekuritisasi pada tanggal 30 Juni 2017.

The Bank did not have any Securitization exposure as of 30 June 2017.

(f) Total Pengukuran Risiko Kredit

Total Credit Risk RWA

(dalam jutaan rupiah/in millions Rupiah)

	30 Juni 2017/30 June 2017
TOTAL ATMR RISIKO KREDIT/TOTAL CREDIT RISK RWA	46,975,002
TOTAL FAKTOR PENGURANG MODAL/TOTAL CAPITAL DEDUCTION FACTORS	-

2. Pengungkapan Risiko Pasar

Disclosure of Market Risk

a. Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar

Disclosure of Market Risk using Standardized Approach

(dalam jutaan rupiah/in millions Rupiah)

No.	Jenis Risiko Risk Type	30 Juni 2017 /30 June 2017	
		Individual / Individual	
		Beban Modal Capital Charge	ATMR RWA
1	Risiko Suku Bunga Interest Rate Risk		
	a. Risiko Spesifik Specific Risk	26,919	336,488
	b. Risiko Umum General Risk	71,348	891,850
2	Risiko Nilai Tukar Foreign Exchange Risk	31,657	395,714
3	Risiko Ekuitas Equity Risk		
4	Risiko Komoditas Commodity Risk		
5	Risiko Option Option Risk	-	-
	Total	129,924	1,624,052

b. Pengungkapan Eksposur Interest Rate Risk in Banking Book (IRRBB)

Disclosure of IRRBB Exposures

(dalam jutaan rupiah/in millions Rupiah)

Pos-Pos Accounts	Skenario / Scenario					Erosi Rekening Tabungan Saving Account Erosion
	-200	-100	0	100	200	
	S4	S2	Baseline	S1	S3	
Pendapatan Bunga Interest Income	4,306,733	4,568,842	4,934,171	5,299,708	5,665,243	5,318,523
Beban Bunga Interest Expense	(1,172,577)	(1,421,055)	(1,767,822)	(2,126,283)	(2,484,744)	(2,168,838)
Pendapatan Bunga Bersih Net Interest Income (NII)	3,134,156	3,147,787	3,166,349	3,173,425	3,180,499	3,149,685
Perubahan Pendapatan Bunga Bersih Change in NII	(32,193)	(18,562)		7,077	14,150	(16,663)
Perubahan Pendapatan Bunga Bersih (%) Change in NII (%)	-1.03%	-0.59%		0.22%	0.44%	-0.53%
Trigger Limit		-50%		-50%		
Utilisasi tinggi High Utilization		-40%		-40%		

Skenario Baseline/
Baseline Scenario : suku bunga pasar dan suku bunga administrasi tetap konstan/market interest rate and administration rate stay constant

Skenario S1/
S1 Scenario : suku bunga pasar + 100 bps, suku bunga administrasi + 25 bps/market interest rate + 100 bps, administration rate + 25 bps

Skenario S2/
S2 Scenario : suku bunga pasar - 100 bps, suku bunga administrasi - 25 bps/market interest rate - 100 bps, administration rate - 25 bps

Skenario S3/
S3 Scenario : suku bunga pasar + 200 bps, suku bunga administrasi + 50 bps/market interest rate + 200 bps, administration rate + 50 bps

Skenario S4/
S4 Scenario : suku bunga pasar - 200 bps, suku bunga administrasi - 50 bps/market interest rate - 200 bps, administration rate - 50 bps

Skenario S5/
S5 Scenario : erosi rekening tabungan dan inverted yield curve : + 200 bps untuk <= 6 bulan, suku bunga administrasi tetap, 30% arus keluar dari rekening tabungan dan diganti oleh pinjaman pasar uang/
saving account erosion and inverted yield curve: + 200 bps for <= 6 months, flat administration rate, 30% outflow from saving account and replaced with money market obligation

3. Pengungkapan Risiko Likuiditas

Disclosure of Liquidity Risk

a. Pengungkapan Profil Maturitas Rupiah dan Valuta Asing

Disclosure of Rupiah and Foreign Currency Maturity Profile

(dalam jutaan rupiah/in millions Rupiah)

Profil Maturitas Rupiah/Rupiah Maturity Profile		30 Juni 2017 /30 June 2017					
No.	Pos-pos Accounts	Saldo Balance	Jatuh Tempo /Maturity				
			< 1 bulan < 1 month	> 1 bln s.d. 3 bln > 1 upto 3 months	> 3 bln s.d. 6 bln > 3 upto 6 months	> 6 bln s.d. 12 bln > 6 upto 12 months	> 12 bulan > 12 months
I	NERACA BALANCE SHEET						
	A Aset/Assets						
	1 Kas Cash	143,020	143,020	-	-	-	-
	2 Penempatan pada Bank Indonesia Placements with Bank Indonesia	3,678,806	3,529,510	149,296	-	-	-
	3 Penempatan pada bank lain Placements with other banks	579,566	381,686	197,880	-	-	-
	4 Surat Berharga Marketable Securities	10,138,714	824,451	7,500	1,860,061	1,056,278	6,390,424
	5 Kredit yang diberikan Loans	26,862,295	8,942,582	4,772,334	1,869,587	1,266,436	10,011,356
	6 Tagihan lainnya Other receivables	3,041,094	429,922	1,432,029	610,501	313,154	255,488
	7 Lain-lain Others	430,084	397,989	1,874	2,725	5,206	22,290
	Total Aset Total Assets	44,873,579	14,649,160	6,560,913	4,342,874	2,641,074	16,679,558
	B. Kewajiban/Liabilities						
	1 Dana Pihak Ketiga Third Party Fund	26,671,868	12,261,129	6,446,253	2,290,800	1,082,543	4,591,143
	2 Kewajiban pada Bank Indonesia Liabilities to Bank Indonesia	-	-	-	-	-	-
	3 Kewajiban pada bank lain Liabilities to other banks	1,411,072	1,112,990	298,082	-	-	-
	4 Surat Berharga yang Diterbitkan Marketable Securities issued	-	-	-	-	-	-
	5 Pinjaman yang Diterima Borrowings	-	-	-	-	-	-
	6 Kewajiban lainnya Other liabilities	3,171,312	1,135,705	1,433,456	442,967	67,652	91,532
	7 Lain-lain Others	209,598	209,598	-	-	-	-
	Total Kewajiban Total Liabilities	31,463,850	14,719,422	8,177,791	2,733,767	1,150,195	4,682,675
	Selisih Aset dengan Kewajiban dalam Neraca Net of Assets with Liabilities in Balance Sheet	13,409,729	(70,262)	(1,616,878)	1,609,107	1,490,879	11,996,883
II	REKENING ADMINISTRATIF OFF BALANCE SHEET ACCOUNTS						
	A. Tagihan Rekening Administratif Off Balance Sheet Receivables						
	1 Komitmen Commitments	17,649,993	6,440,620	4,489,948	1,164,552	2,543,552	3,011,321
	2 Kontijensi Contingencies	-	-	-	-	-	-
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables	17,649,993	6,440,620	4,489,948	1,164,552	2,543,552	3,011,321
	B. Kewajiban Rekening Administratif Off Balance Sheet Liabilities						
	1 Komitmen Commitments	20,904,803	8,482,852	3,553,720	2,009,672	1,224,832	5,633,727
	2 Kontijensi Contingencies	-	-	-	-	-	-
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities	20,904,803	8,482,852	3,553,720	2,009,672	1,224,832	5,633,727
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Net of Receivables with Liabilities in Off Balance Sheet Accounts	(3,254,810)	(2,042,232)	936,228	(845,120)	1,318,720	(2,622,406)
	Selisih [(IA-IB)+(IIA-IIB)]/Net [(IA-IB)+(IIA-IIB)]	10,154,919	(2,112,494)	(680,650)	763,987	2,809,599	9,374,477
	Selisih Kumulatif /Net Cumulative	10,154,919	(2,112,494)	(2,793,144)	(2,029,157)	780,442	10,154,919

(dalam jutaan rupiah/in millions Rupiah)

Profil Maturitas Valuta Asing/Foreign Currency Maturity Profile		30 Juni 2017/30 June 2017					
No.	Pos-pos Accounts	Saldo Balance	Jatuh Tempo /Maturity				
			< 1 bulan < 1 month	> 1 bln s.d. 3 bln > 1 upto 3 months	> 3 bln s.d. 6 bln > 3 upto 6 months	> 6 bln s.d. 12 bln > 6 upto 12 months	> 12 bulan > 12 months
I	NERACA BALANCE SHEET						
	A Aset/Assets						
	1 Kas Cash	82,499	82,499	-	-	-	-
	2 Penempatan pada Bank Indonesia Placements with Bank Indonesia	2,179,818	2,179,818	-	-	-	-
	3 Penempatan pada bank lain Placements with other banks	2,669,382	2,669,382	-	-	-	-
	4 Surat Berharga Marketable Securities	1,986,577	118,728	55,882	-	362,668	1,449,299
	5 Kredit yang diberikan Loans	13,711,908	5,277,199	3,539,651	832,196	723,830	3,339,032
	6 Tagihan lainnya Other receivables	2,836,471	844,583	772,355	978,318	128,184	113,031
	7 Lain-lain Others	188,049	188,049	-	-	-	-
	Total Aset Total Assets	23,654,704	11,360,258	4,367,888	1,810,514	1,214,682	4,901,362
	B. Kewajiban/Liabilities						
	1 Dana Pihak Ketiga Third Party Fund	18,263,775	6,081,133	2,545,233	2,089,512	626,273	6,921,624
	2 Kewajiban pada Bank Indonesia Liabilities to Bank Indonesia	-	-	-	-	-	-
	3 Kewajiban pada bank lain Liabilities to other banks	127,373	127,373	-	-	-	-
	4 Surat Berharga yang Diterbitkan Marketable Securities issued	-	-	-	-	-	-
	5 Pinjaman yang Diterima Borrowings	5,441,999	2,776,499	-	-	-	2,665,500
	6 Kewajiban lainnya Other Liabilities	2,793,626	847,838	763,812	976,706	123,319	81,951
	7 Lain-lain Others	71,071	71,071	-	-	-	-
	Total Kewajiban Total Liabilities	26,697,844	9,903,914	3,309,045	3,066,218	749,592	9,669,075
	Selisih Aset dengan Kewajiban dalam Neraca Net of Assets with Liabilities in Balance Sheet	(3,043,140)	1,456,344	1,058,843	(1,255,704)	465,090	(4,767,713)
II	REKENING ADMINISTRATIF OFF BALANCE SHEET ACCOUNTS						
	A. Tagihan Rekening Administratif/Off Balance Sheet Receivables						
	1 Komitmen Commitments	7,854,042	6,483,535	65,411	215,559	461,838	627,699
	2 Kontijensi Contingencies	-	-	-	-	-	-
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables	7,854,042	6,483,535	65,411	215,559	461,838	627,699
	B. Kewajiban Rekening Administratif Off Balance Sheet Liabilities						
	1 Komitmen Commitments	7,958,450	5,868,579	942,854	223,835	292,205	630,977
	2 Kontijensi Contingencies	-	-	-	-	-	-
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities	7,958,450	5,868,579	942,854	223,835	292,205	630,977
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Net of Receivables with Liabilities in Off Balance Sheet Accounts	(104,408)	614,956	(877,443)	(8,276)	169,633	(3,278)
	Selisih [(IA-IB)+(IIA-IIB)]/Net [(IA-IB)+(IIA-IIB)]	(3,147,548)	2,071,300	181,400	(1,263,980)	634,723	(4,770,991)
	Selisih Kumulatif/Net Cumulative	(3,147,548)	2,071,300	2,252,700	988,720	1,623,443	(3,147,548)

b. Pengungkapan Nilai *Liquidity Coverage Ratio* (LCR)*Disclosure of LCR*

NILAI LCR (%) LCR value (%)				
	Triwulan I <i>Quarter I</i>	Triwulan II <i>Quarter II</i>	Triwulan III <i>Quarter III</i>	Triwulan IV <i>Quarter IV</i>
Bank secara individu <i>Bank Only</i>	318	344	N/A	N/A

4. Pengungkapan Risiko Operasional

Disclosure of Operational Risk

(dalam jutaan rupiah/in millions Rupiah)

No.	Pendekatan Yang Digunakan <i>Approach</i>	30 Juni 2017/30 June 2017		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) <i>3 years Average Gross Income</i>	Beban Modal <i>Capital Charge</i>	ATMR RWA
1	Pendekatan Standar <i>Standard Approach</i>	2,940,493	441,074	5,513,424
	Total	2,940,493	441,074	5,513,424