



Informasi Kuantitatif Eksposur Risiko  
*Quantitative Information of Risk Exposures*

Posisi 30 Juni 2018 dan 2017  
*As at 30 June 2018 and 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 2018/ <i>30 June 2018</i>				30 Juni 2017/ <i>30 June 2017</i>			
		Tagihan Bersih Berdasarkan Wilayah <i>Net Receivables by Region</i>				Tagihan Bersih Berdasarkan Wilayah <i>Net Receivables by Region</i>			
		Sumatera	Jawa	Lainnya <i>Others</i>	Total	Sumatera	Jawa	Lainnya <i>Others</i>	Total
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	-	18,607,595	-	18,607,595	-	12,275,214	-	12,275,214
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	1,957,312	3,719,452	6,909	5,683,673	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>	-	2,760,891	2,687,809	5,448,700	-	923,570	2,933,082	3,856,652
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	858,265	-	858,265	-	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>	67,185	7,032,767	41,223	7,141,175	9,191	2,023,651	3,730	2,036,572
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	12,838,535	36,691,499	6,812,050	56,342,084	12,581,666	29,267,203	5,970,418	47,819,287
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	170,657	464,165	68,649	703,471	28,026	470,710	252,701	751,437
11	Aset Lainnya <i>Other Assets</i>	72,394	4,252,937	66,507	4,391,838	28,056	1,141,881	22,736	1,192,673
	<b>Total</b>	<b>15,106,083</b>	<b>74,387,571</b>	<b>9,683,147</b>	<b>99,176,801</b>	<b>13,273,955</b>	<b>50,994,884</b>	<b>9,182,667</b>	<b>73,451,506</b>

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 2018/30 June 2018					
		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>	10,472,489	919,478	1,852,940	184,572	5,178,116	18,607,595
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	3,442,046	13,863	1,282,764	945,000	-	5,683,673
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>	1,691,079	480,303	264,166	32,467	2,980,685	5,448,700
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	3,249	15,622	71,663	767,731	-	858,265
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>	825,216	3,974,326	1,949,186	392,447	-	7,141,175
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	33,458,612	4,530,506	13,403,657	4,949,309	-	56,342,084
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	506,952	110,810	40,311	45,398	-	703,471
11	Aset Lainnya <i>Other Assets</i>	-	-	-	-	4,391,838	4,391,838
	<b>Total</b>	<b>50,399,643</b>	<b>10,044,908</b>	<b>18,864,687</b>	<b>7,316,924</b>	<b>12,550,639</b>	<b>99,176,801</b>

(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
	<b>Total</b>	<b>44,816,110</b>	<b>9,582,442</b>	<b>8,118,780</b>	<b>4,619,277</b>	<b>6,314,897</b>	<b>73,451,506</b>

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 2018/30 June 2018												
1	Pertanian, perburuan dan Kehutanan Agriculture, Hunting and Forestry	-	1,957,312	-	-	-	-	-	1,001	7,189,707	-	-
2	Perikanan Fisheries	-	-	-	-	-	-	-	-	233,070	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	-	6,909	-	-	-	-	-	-	4,923,370	14,598	-
4	Industri pengolahan Processing Industry	-	1,806,081	-	-	-	-	-	-	15,844,771	101,902	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	-	-	-	-	-	-	-	215,439	-	-
6	Konstruksi Construction	-	759,745	-	-	-	-	-	-	496,796	13,658	-
7	Perdagangan besar dan eceran Wholesale and Retail Trade	-	274,724	-	-	-	-	-	991	12,239,527	389,025	-
8	Penyediaan akomodasi dan penyediaan makan minum Accommodation, Food and Beverage Supply	-	-	-	-	-	-	-	-	11,470	-	-
9	Transportasi, pergudangan dan komunikasi Transportation, Warehousing and Communication	-	594,677	-	-	-	-	-	-	8,569,405	15,183	-
10	Perantara keuangan Financial Intermediaries	13,844,566	50,000	-	5,443,789	-	-	-	-	1,717,585	-	-
11	Real estate, usaha persewaan dan jasa perusahaan Real Estate, Rental and Service Company	-	4,962	-	-	-	-	-	-	3,777,351	41,929	-
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-
13	Jasa pendidikan Education Service	-	-	-	-	-	-	-	-	2,528	-	-
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	-	-	-	-	-	-	-	-	131,355	-	-
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	-	-	-	4,911	858,265	-	-	7,139,183	802,627	127,176	-
20	Lainnya Others	4,763,029	229,263	-	-	-	-	-	-	187,083	-	4,391,838
	<b>Total</b>	<b>18,607,595</b>	<b>5,683,673</b>	<b>-</b>	<b>5,448,700</b>	<b>858,265</b>	<b>-</b>	<b>-</b>	<b>7,141,175</b>	<b>56,342,084</b>	<b>703,471</b>	<b>4,391,838</b>

(dalam jutaan rupiah/*in millions Rupiah*)

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

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 2018/30 June 2018				30 Juni 2017/30 June 2017			
		Wilayah/Region				Wilayah/Region			
		Sumatera	Jawa	Lainnya Others	Total	Sumatera	Jawa	Lainnya Others	Total
1	Tagihan Receivables	13,286,609	68,682,982	8,484,380	90,453,971	11,205,303	44,496,760	9,086,109	64,788,172
2	Tagihan yang mengalami penurunan nilai ( <i>impaired</i> ) Impaired Receivables	869,387	1,743,840	218,255	2,831,482	608,441	1,093,776	487,985	2,190,202
	a. Belum jatuh tempo Non past due	628,443	-	67,458	695,901	575,471	33,917	-	609,388
	b. Telah jatuh tempo Past due	240,944	1,743,840	150,797	2,135,581	32,970	1,059,859	487,985	1,580,814
3	Cadangan kerugian penurunan nilai (CKPN) - Individual Allowance for Impairment Losses-Individual	205,562	771,704	116,606	1,093,872	46,920	529,382	240,284	816,586
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif Allowance for Impairment Losses-Collective	159,591	1,306,234	80,165	1,545,990	118,339	472,081	80,713	671,133
5	Tagihan yang dihapus buku Receivables Written Off	5,748	344,927	2,363	353,038	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 Allowance for Impairment Losses-Individual	Cadangan kerugian penurunan nilai (CKPN) - Kolektif Allowance for Impairment Losses-Collective	Tagihan yang dihapus buku Receivables Written Off
			Belum Jatuh Tempo Non past due	Telah Jatuh Tempo Past due			
<b>30 Juni 2018/30 June 2018</b>							
1	Pertanian, perburuan dan Kehutanan Agriculture, Hunting and Forestry	7,851,317	-	-	-	95,786	-
2	Perikanan Fisheries	223,563	-	-	-	2,727	-
3	Pertambangan dan Penggalian Mining and Quarrying	4,235,610	695,901	21,544	187,083	39,259	-
4	Industri pengolahan Processing Industry	15,810,601	-	520,991	419,395	197,371	-
5	Listriik, Gas dan Air Electricity, Gas and Water	147,292	-	-	-	18,614	-
6	Konstruksi Construction	1,088,261	-	30,802	17,144	25,690	-
7	Perdagangan besar dan eceran Wholesale and Retail Trade	11,638,922	-	779,317	383,429	133,875	25,752
8	Penyediaan akomodasi dan penyediaan makan minum Accommodation, Food and Beverage Supply	11,470	-	-	-	140	-
9	Transportasi, pergudangan dan komunikasi Transportation, Warehousing and Communication	8,427,296	-	38,936	23,753	102,442	-
10	Perantara keuangan Financial Intermediaries	18,492,278	-	-	-	18,020	-
11	Real estate, usaha persewaan dan jasa perusahaan Real Estate, Rental and Service Company	3,634,017	-	99,997	58,068	43,115	-
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-
13	Jasa pendidikan Education Service	2,528	-	-	-	31	-
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	80,269	-	-	-	979	-
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	9,361,260	-	643,994	-	864,410	327,286
20	Lainnya Others	9,449,287	-	-	5,000	3,531	-
	<b>Total</b>	<b>90,453,971</b>	<b>695,901</b>	<b>2,135,581</b>	<b>1,093,872</b>	<b>1,545,990</b>	<b>353,038</b>

(dalam jutaan rupiah/*in millions Rupiah*)

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

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 <i>Description</i>	30 Juni 2018/30 June 2018		30 Juni 2017/30 June 2017	
		CKPN Individual <i>Allowance for Impairment Losses- Individual</i>	CKPN Kolektif <i>Allowance for Impairment Losses- Collective</i>	CKPN Individual <i>Allowance for Impairment Losses- Individual</i>	CKPN Kolektif <i>Allowance for Impairment Losses- Collective</i>
1	Saldo awal CKPN <i>Allowance for Impairment Losses Beginning Balance</i>	966,287	712,680	865,088	603,311
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) <i>Charge (Reversal) of Impairment Provision for the Current Year (Net)</i>	152,582	482,998	219,909	129,495
2.a	Pembentukan CKPN pada periode berjalan <i>Charge of Impairment Provision for the Current Year</i>	152,582	482,998	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>	26,360	326,678	244,555	61,673
4	Pembentukan (pemulihan) lainnya pada periode berjalan* <i>Other Charge (Release) for the Current Year*</i>	1,363	676,990	(23,856)	-
<b>Saldo akhir CKPN</b> <i>Allowance for Impairment Losses Ending Balance</i>		<b>1,093,872</b>	<b>1,545,990</b>	<b>816,586</b>	<b>671,133</b>

\* 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 2018/30 June 2018													
No	Kategori Portofolio Portfolio Category	Lembaga Pemeringkat Rating Agencies	Peringkat Jangka panjang Long-term Rating						Peringkat Jangka Pendek Short-term Rating				Tanpa Peringkat Unrated	Total	
		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	-	-	-	-	-	-	-	-	-	-	-	18,607,595	18,607,595	
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	110,953	2,255,198	-	-	-	-	-	-	-	-	3,317,522	5,683,673	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables from Banks	496,807	1,887,445	546,695	314,498	11,863	-	-	-	-	-	-	2,191,392	5,448,700	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	-	-	-	-	-	-	-	-	-	-	-	858,265	858,265	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Kredit Pegawai/Pensionan Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	-	-	-	-	-	-	-	-	-	-	-	7,141,175	7,141,175	
9	Tagihan kepada Korporasi Receivables from Corporates	2,929,823	1,090,920	2,017,047	-	86,685	-	-	-	-	-	-	50,217,609	56,342,084	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	703,471	703,471	
11	Aset Lainnya Other Assets	-	-	-	-	-	-	-	-	-	-	-	4,391,838	4,391,838	
	<b>TOTAL</b>	<b>3,426,630</b>	<b>3,089,318</b>	<b>4,818,940</b>	<b>314,498</b>	<b>98,548</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>87,428,867</b>	<b>99,176,801</b>	

(dalam jutaan rupiah/in millions Rupiah)

		30 Juni 2017/30 June 2017													
		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				Tanpa Peringkat Unrated	Total	
		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	-	-	-	-	-	-	-	-	-			-
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	
	<b>TOTAL</b>	<b>181,287</b>	<b>3,361,182</b>	<b>2,378,803</b>	<b>57,692</b>	<b>89,660</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>67,382,882</b>	<b>73,451,506</b>	

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 Underlying Variable	30 Juni 2018/30 June 2018							
		Nilai Notional/Notional amount			Tagihan Derivatif Derivative Receivables	Kewajiban Derivatif Derivative Payables	Tagihan Bersih Sebelum Mitigasi Risiko Kredit (MRK) Net Receivables before Credit Risk Mitigation (CRM)	MRK CRM	Tagihan Bersih setelah MRK Net Receivables after CRM
		≤ 1 tahun ≤ 1 year	> 1 tahun - ≤ 5 tahun > 1 year - ≤ 5 years	> 5 tahun > 5 years					
1	Suku Bunga Interest Rate	10,072,256	20,931,115	902,790	258,485	97,765	678,662	-	678,662
2	Nilai Tukar Foreign Exchange	43,069,234	191,420	-	532,146	520,157	1,417,636	-	1,417,636
3	Lainnya Others	5,028,855	13,288,174	529,750	587,548	613,784	1,534,205	-	1,534,205
	<b>TOTAL</b>	<b>58,170,345</b>	<b>34,410,709</b>	<b>1,432,540</b>	<b>1,378,179</b>	<b>1,231,706</b>	<b>3,630,503</b>	<b>-</b>	<b>3,630,503</b>

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

## (b) Tagihan Bersih yang berasal dari eksposur Transaksi Repo

*Net receivables of repo transaction exposure*

(dalam jutaan rupiah/in millions Rupiah)

No.	Kategori Portofolio <i>Portfolio Category</i>	30 Juni 2018/30 June 2018			
		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>	1,933,997	1,931,455	2,542	-
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>	-	-	-	-
	<b>TOTAL</b>	1,933,997	1,931,455	2,542	-

(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>	-	-	-	-
	<b>TOTAL</b>	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 2018 dan 30 Juni 2017.

*The Bank did not have any Reverse Repo transaction exposure as of 30 June 2018 and 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 <i>Portfolio Category</i>	30 Juni 2018/30 June 2018										ATMR RWA	Beban Modal Capital Charge
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit/ <i>Net Receivables after Credit Risk Mitigation Impacts</i>											
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya <i>Others</i>		
<b>A</b>	<b>Eksposur Neraca</b> <i>Balance Sheet Exposure</i>												
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	18,277,419	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	7,561	110,953	-	-	-	4,384,895	-	-	-	-	2,214,638	177,171
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>	-	3,488,956	-	-	-	11,863	-	-	-	-	703,723	56,298
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	-	858,265	-	-	-	-	-	-	-	300,392	24,031
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>	7,161	-	-	-	-	-	7,134,014	-	-	-	5,350,510	428,041
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	2,450,815	14,336,580	-	-	-	676,620	-	32,002,163	-	-	35,207,789	2,816,623
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	3,439	-	-	-	-	-	-	39,003	661,029	-	1,030,547	82,444
11	Aset Lainnya <i>Other Assets</i>	480,353	-	-	-	-	-	-	3,883,280	28,205	-	3,925,587	314,047
	<b>Total Eksposur Neraca</b> <i>Total Balance Sheet Exposure</i>	<b>21,226,748</b>	<b>17,936,489</b>	<b>858,265</b>	<b>-</b>	<b>-</b>	<b>5,073,378</b>	<b>7,134,014</b>	<b>35,924,446</b>	<b>689,234</b>	<b>-</b>	<b>48,733,186</b>	<b>3,898,655</b>
<b>B</b>	<b>Eksposur Kewajiban Komitmen/Kontinjensi pada</b> <b>Transaksi Rekening Administratif</b> <i>Commitments and Contingencies Liabilities Exposures on</i> <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>	656	-	-	-	-	1,176,954	-	-	-	-	588,477	47,078
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>	125,982	1,358,452	-	-	-	4,184	-	4,034,954	-	-	4,308,737	344,699
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Eksposur TRA</b> <i>OB Total Exposure</i>	<b>126,638</b>	<b>1,358,452</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,181,138</b>	<b>-</b>	<b>4,034,954</b>	<b>-</b>	<b>-</b>	<b>4,897,214</b>	<b>391,777</b>
<b>C</b>	<b>Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)</b> <i>Counterparty Credit Risk Exposure</i>												
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	330,176	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	-	-	-	-	-	2,654	-	-	-	-	1,327	106
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>	-	867,580	-	-	-	1,080,301	-	-	-	-	713,666	57,093
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>	-	741,683	-	-	-	-	-	610,651	-	-	758,988	60,719
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA) <i>Weighted exposure from Credit Valuation Adjustment (CVA)</i>											759,329	60,746
	<b>Total Eksposur Counterparty Credit Risk</b> <i>Counterparty Credit Risk Total Exposure</i>	<b>330,176</b>	<b>1,609,263</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,082,955</b>	<b>-</b>	<b>610,651</b>	<b>-</b>	<b>-</b>	<b>2,233,310</b>	<b>178,664</b>



(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		
<b>A</b>	<b>Eksposur Neraca</b> <b>Balance Sheet Exposure</b>												
1	Tagihan Kepada Pemerintah Receivables from the Government	12,270,894	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	4,584	137,899	-	-	-	3,768,459	-	-	-	-	1,911,809	152,945
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	3,214,431	-	-	-	12,470	-	-	-	-	649,121	51,930
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	-	-	315,791	-	-	-	-	-	-	-	110,527	8,842
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	6,261	-	-	-	-	-	2,030,311	-	-	-	1,522,734	121,819
9	Tagihan kepada Korporasi Receivables from Corporates	1,666,579	1,409,202	-	-	-	6,754,735	-	30,375,401	-	-	34,034,609	2,722,769
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	751,437	-	1,127,155	90,172
11	Aset Lainnya Other Assets	225,519	-	-	-	-	-	-	938,949	28,205	-	981,256	78,500
	<b>Total Eksposur Neraca</b> <b>Total Balance Sheet Exposure</b>	<b>14,173,837</b>	<b>4,761,532</b>	<b>315,791</b>	<b>-</b>	<b>-</b>	<b>10,535,664</b>	<b>2,030,311</b>	<b>31,314,350</b>	<b>779,642</b>	<b>-</b>	<b>40,337,211</b>	<b>3,226,977</b>
<b>B</b>	<b>Eksposur Kewajiban Komitmen/Kontinjensi pada</b> <b>Transaksi Rekening Administratif</b> <b>Commitments and Contingencies Liabilities Exposures on</b> <b>Off Balance Sheet Transactions</b>												
1	Tagihan Kepada Pemerintah Receivables from the Government	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	544	537,240	-	-	-	745,621	-	-	-	-	480,259	38,421
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
9	Tagihan kepada Korporasi Receivables from Corporates	170,021	1,442,870	-	-	-	380,721	-	4,369,383	-	-	4,848,318	387,865
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Eksposur TRA</b> <b>OBT Total Exposure</b>	<b>170,565</b>	<b>1,980,110</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,126,342</b>	<b>-</b>	<b>4,369,383</b>	<b>-</b>	<b>-</b>	<b>5,328,577</b>	<b>426,286</b>
<b>C</b>	<b>Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)</b> <b>Counterparty Credit Risk Exposure</b>												
1	Tagihan Kepada Pemerintah Receivables from the Government	4,320	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	9,533	-	-	-	-	4,766	381
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	278,838	-	-	-	273,723	-	77,190	-	-	269,819	21,586
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables from Corporates	3,838	875,559	-	-	-	-	-	370,978	-	-	546,090	43,687
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA) Weighted exposure from Credit Valuation Adjustment (CVA)											488,539	39,083
	<b>Total Eksposur Counterparty Credit Risk</b> <b>Counterparty Credit Risk Total Exposure</b>	<b>8,158</b>	<b>1,154,397</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>283,256</b>	<b>-</b>	<b>448,168</b>	<b>-</b>	<b>-</b>	<b>1,309,214</b>	<b>104,737</b>

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 2018/30 June 2018					
		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	
<b>A Eksposur Neraca</b> <i>Balance Sheet Exposure</i>							
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	18,277,419	-	-	-	18,277,419	
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	4,503,409	7,561	-	-	4,495,848	
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>	3,500,819	-	-	-	3,500,819	
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	858,265	-	-	-	858,265	
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>	7,141,175	7,160	-	-	7,134,015	
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	49,466,178	2,450,816	13,720,046	-	33,295,316	
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	703,471	3,439	-	-	700,032	
11	Aset Lainnya <i>Other Assets</i>	4,391,838	-	-	-	4,391,838	
	<b>Total Eksposur Neraca</b> <i>Total Balance Sheet Exposure</i>	<b>88,842,574</b>	<b>2,468,976</b>	<b>13,720,046</b>	<b>-</b>	<b>72,653,552</b>	
<b>B Eksposur Rekening Administratif</b> <i>Off Balance Sheet Exposure</i>							
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	1,177,610	656	-	-	1,176,954	
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>	5,523,572	125,982	1,051,406	-	4,346,184	
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	
	<b>Total Eksposur Rekening Administratif</b> <i>OBT Total Exposure</i>	<b>6,701,182</b>	<b>126,638</b>	<b>1,051,406</b>	<b>-</b>	<b>5,523,138</b>	
<b>C Eksposur Counterparty Credit Risk</b> <i>Counterparty Credit Risk Exposure</i>							
1	Tagihan Kepada Pemerintah/ <i>Receivables from the Government</i>	330,176	-	-	-	330,176	
2	Tagihan Kepada Entitas Sektor Publik/ <i>Receivables from Public Sector Entities</i>	2,654	-	-	-	2,654	
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>	1,947,881	-	-	-	1,947,881	
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>	1,352,334	-	-	-	1,352,334	
	<b>Total Eksposure Counterparty Credit Risk</b> <i>Counterparty Credit Risk Total Exposure</i>	<b>3,633,045</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,633,045</b>	
	<b>Total (A+B+C)</b>	<b>99,176,801</b>	<b>2,595,614</b>	<b>14,771,452</b>	<b>-</b>	<b>81,809,735</b>	

(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	
<b>A</b>	<b>Eksposur Neraca</b> <i>Balance Sheet Exposure</i>						
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	
	<b>Total Eksposur Neraca</b> <i>Total Balance Sheet Exposure</i>	<b>63,911,127</b>	<b>1,677,424</b>	<b>7,654,192</b>	-	<b>54,579,511</b>	
<b>B</b>	<b>Eksposur Rekening Administratif</b> <i>Off Balance Sheet Exposure</i>						
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>	-	-	-	-	-	
	<b>Total Eksposur Rekening Administratif</b> <i>OB Total Exposure</i>	<b>7,646,400</b>	<b>170,565</b>	<b>2,340,095</b>	-	<b>5,135,740</b>	
<b>C</b>	<b>Eksposur Counterparty Credit Risk</b> <i>Counterparty Credit Risk Exposure</i>						
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	
	<b>Total Eksposur Counterparty Credit Risk</b> <i>Counterparty Credit Risk Total Exposure</i>	<b>1,893,979</b>	<b>3,838</b>	-	-	<b>1,890,141</b>	
	<b>Total (A+B+C)</b>	<b>73,451,506</b>	<b>1,851,827</b>	<b>9,994,287</b>	-	<b>61,605,392</b>	

**d. Pengungkapan Sekuritisasi Aset**  
**Disclosure of Asset Securitization**

Bank tidak memiliki eksposur Transaksi Sekuritisasi Aset pada tanggal 30 Juni 2018 dan 30 Juni 2017.  
*The Bank did not have any asset securitization transaction exposure as of 30 June 2018 and 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 2018/30 June 2018			30 Juni 2017/30 June 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 <i>Receivables from the Government</i>	18,277,419	-	-	12,270,894	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	4,503,409	2,218,419	2,214,638	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>	3,500,819	703,723	703,723	3,226,901	649,121	649,121
5	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	858,265	300,392	300,392	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>	7,141,175	5,355,880	5,350,510	2,036,572	1,527,429	1,522,734
9	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	49,466,178	46,494,794	35,207,789	40,205,917	39,260,648	34,034,609
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	703,471	1,035,705	1,030,547	751,437	1,127,155	1,127,155
11	Aset Lainnya <i>Other Assets</i>	4,391,838	-	3,925,587	1,192,673	-	981,256
<b>TOTAL</b>		<b>88,842,574</b>	<b>56,108,913</b>	<b>48,733,186</b>	<b>63,911,127</b>	<b>44,630,351</b>	<b>40,337,211</b>

## (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 <i>Portfolio Category</i>	30 Juni 2018/30 June 2018			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>	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>	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	1,177,610	588,805	588,477	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>	5,523,572	5,234,588	4,308,737	6,362,995	6,346,628	4,848,318
10	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	-
<b>TOTAL</b>		<b>6,701,182</b>	<b>5,823,393</b>	<b>4,897,214</b>	<b>7,646,400</b>	<b>6,988,331</b>	<b>5,328,577</b>

(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 2018/ <i>30 June 2018</i>			30 Juni 2017/ <i>30 June 2017</i>		
		Tagihan Bersih <i>Net Receivables</i>	ATMR Sebelum MRK <i>RWA before CRM</i>	ATMR setelah MRK <i>RWA after CRM</i>	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>	330,176	-	-	4,320	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	2,654	1,327	1,327	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>	1,947,881	713,666	713,666	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>	1,352,334	758,988	758,988	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>			759,329			488,539
<b>TOTAL</b>		<b>3,633,045</b>	<b>1,473,981</b>	<b>2,233,310</b>	<b>1,893,979</b>	<b>824,513</b>	<b>1,309,214</b>

(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 2018 dan 30 Juni 2017.

*The Bank did not have any Credit Risk Exposure from Settlement Failures as of 30 June 2018 and 30 June 2017.*

## (e) Eksposur Sekuritisasi

*Securitization exposure*

Bank tidak memiliki eksposur Sekuritisasi pada tanggal 30 Juni 2018 dan 30 Juni 2017.

*The Bank did not have any Securitization exposure as of 30 June 2018 and 30 June 2017.*

## (f) Total Pengukuran Risiko Kredit

*Total Credit Risk RWA*(dalam jutaan rupiah/*in millions Rupiah*)

	30 Juni 2018 <i>30 June 2018</i>	30 Juni 2017 <i>30 June 2017</i>
<b>TOTAL ATMR RISIKO KREDIT/TOTAL CREDIT RISK RWA</b>	<b>55,863,710</b>	<b>46,975,002</b>
<b>TOTAL FAKTOR PENGURANG MODAL/TOTAL CAPITAL DEDUCTION FAC</b>	<b>-</b>	<b>-</b>

## 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 <i>Risk Type</i>	30 Juni 2018/30 June 2018		30 Juni 2017/30 June 2017	
		Individual / Individual		Individual / Individual	
		Beban Modal <i>Capital Charge</i>	ATMR <i>RWA</i>	Beban Modal <i>Capital Charge</i>	ATMR <i>RWA</i>
1	Risiko Suku Bunga <i>Interest Rate Risk</i>				
a.	Risiko Spesifik <i>Specific Risk</i>	27,532	344,150	26,919	336,488
b.	Risiko Umum <i>General Risk</i>	192,739	2,409,239	71,348	891,850
2	Risiko Nilai Tukar <i>Foreign Exchange Risk</i>	12,835	160,440	31,657	395,714
3	Risiko Ekuitas <i>Equity Risk</i>				
4	Risiko Komoditas <i>Commodity Risk</i>				
5	Risiko Option <i>Option Risk</i>	-	-	-	-
	<b>Total</b>	<b>233,106</b>	<b>2,913,829</b>	<b>129,924</b>	<b>1,624,052</b>

**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	
<b>30 Juni 2018/30 June 2018</b>						
Pendapatan Bunga Interest Income	6,403,075	6,901,937	7,405,904	7,910,332	8,414,976	7,796,487
Beban Bunga Interest Expense	(1,642,565)	(2,082,200)	(2,568,361)	(3,061,524)	(3,554,963)	(2,806,924)
Pendapatan Bunga Bersih Net Interest Income (NII)	4,760,510	4,819,736	4,837,543	4,848,808	4,860,014	4,989,563
Perubahan Pendapatan Bunga Bersih Change in NII	(77,033)	(17,807)		11,265	22,470	152,020
Perubahan Pendapatan Bunga Bersih (%) Change in NII (%)	-1.59%	-0.37%		0.23%	0.46%	3.14%
Trigger Batas Bawah Lower Trigger		315,442		315,442		
Trigger Batas Atas Upper Trigger		473,163		473,163		
Trigger Trigger		630,884		630,884		
<b>30 Juni 2017/30 June 2017</b>						
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%	0.00%	0.22%	0.44%	-0.53%
Trigger Batas Bawah Lower Trigger		579,835		579,835		
Trigger Batas Atas Upper Trigger		869,752		869,752		
Trigger Trigger		1,159,670		1,159,670		

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 2018/30 June 2018					
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
<b>I</b>							
<b>NERACA</b>							
<b>BALANCE SHEET</b>							
<b>A Aset/Assets</b>							
1	Kas Cash	266,603	266,603	-	-	-	-
2	Penempatan pada Bank Indonesia Placements with Bank Indonesia	5,422,993	5,422,993	-	-	-	-
3	Penempatan pada bank lain Placements with other banks	1,358,024	1,358,024	-	-	-	-
4	Surat Berharga Marketable Securities	8,520,677	139,496	2,510	1,268,161	1,136,476	5,974,034
5	Kredit yang diberikan Loans	42,937,506	11,275,348	5,548,064	1,837,139	1,360,649	22,916,306
6	Tagihan lainnya Other receivables	4,137,319	648,965	1,198,001	1,428,192	498,177	363,984
7	Lain-lain Others	1,710,845	1,669,083	2,331	3,453	6,493	29,485
Total Aset Total Assets		64,353,967	20,780,512	6,750,906	4,536,945	3,001,795	29,283,809
<b>B. Kewajiban/Liabilities</b>							
1	Dana Pihak Ketiga Third Party Fund	40,752,273	19,616,278	8,710,064	3,974,721	640,132	7,811,078
2	Kewajiban pada Bank Indonesia Liabilities to Bank Indonesia	-	-	-	-	-	-
3	Kewajiban pada bank lain Liabilities to other banks	1,393,035	1,173,135	-	-	219,900	-
4	Surat Berharga yang Diterbitkan Marketable Securities issued	-	-	-	-	-	-
5	Pinjaman yang Diterima Borrowings	-	-	-	-	-	-
6	Kewajiban lainnya Other liabilities	6,012,121	2,512,676	1,222,865	1,287,675	491,294	497,611
7	Lain-lain Others	368,844	368,844	-	-	-	-
Total Kewajiban Total Liabilities		48,526,273	23,670,933	9,932,929	5,262,396	1,351,326	8,308,689
Selisih Aset dengan Kewajiban dalam Neraca Net of Assets with Liabilities in Balance Sheet		15,827,694	(2,890,421)	(3,182,023)	(725,451)	1,650,469	20,975,120
<b>II</b>							
<b>REKENING ADMINISTRATIF</b>							
<b>OFF BALANCE SHEET ACCOUNTS</b>							
<b>A. Tagihan Rekening Administratif</b>							
<b>Off Balance Sheet Receivables</b>							
1	Komitmen Commitments	36,638,257	12,202,632	10,695,165	3,826,456	1,434,272	8,479,732
2	Kontijensi Contingencies	-	-	-	-	-	-
Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables		36,638,257	12,202,632	10,695,165	3,826,456	1,434,272	8,479,732
<b>B. Kewajiban Rekening Administratif</b>							
<b>Off Balance Sheet Liabilities</b>							
1	Komitmen Commitments	24,735,015	9,995,066	5,544,493	2,749,478	1,107,698	5,338,280
2	Kontijensi Contingencies	-	-	-	-	-	-
Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities		24,735,015	9,995,066	5,544,493	2,749,478	1,107,698	5,338,280
Selisih Tagihan dan Kewajiban dalam Rekening Administratif Net of Receivables with Liabilities in Off Balance Sheet Accounts		11,903,242	2,207,566	5,150,672	1,076,978	326,574	3,141,452
Selisih [(IA-IB)+(IIA-IIB)]/Net [(IA-IB)+(IIA-IIB)]		27,730,936	(682,855)	1,968,649	351,527	1,977,043	24,116,572
<b>Selisih Kumulatif /Net Cumulative</b>		<b>27,730,936</b>	<b>(682,855)</b>	<b>1,285,794</b>	<b>1,637,321</b>	<b>3,614,364</b>	<b>27,730,936</b>

(dalam jutaan rupiah/*in millions Rupiah*)

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

**b. Pengungkapan Profil Maturitas Valuta Asing**  
**Disclosure of Foreign Currency Maturity Profile**

(dalam jutaan rupiah/*in millions Rupiah*)

Profil Maturitas Valuta Asing Foreign Currency Maturity Profile		30 Juni 2018/30 June 2018					
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
<b>I</b>	<b>NERACA BALANCE SHEET</b>						
	A Aset/Assets						
	1 Kas Cash	213,751	213,751	-	-	-	-
	2 Penempatan pada Bank Indonesia Placements with Bank Indonesia	6,155,565	6,155,565	-	-	-	-
	3 Penempatan pada bank lain Placements with other banks	2,142,661	2,142,661	-	-	-	-
	4 Surat Berharga Marketable Securities	2,451,970	82,719	147,198	-	417,877	1,804,176
	5 Kredit yang diberikan Loans	13,544,327	5,262,231	3,049,123	655,168	649,049	3,928,756
	6 Tagihan lainnya Other receivables	2,923,460	498,710	883,831	947,528	358,479	234,912
	7 Lain-lain Others	437,581	437,581	-	-	-	-
	Total Aset Total Assets	27,869,315	14,793,218	4,080,152	1,602,696	1,425,405	5,967,844
	B. Kewajiban/Liabilities						
	1 Dana Pihak Ketiga Third Party Fund	21,439,335	6,744,880	3,832,114	944,892	807,753	9,109,696
	2 Kewajiban pada Bank Indonesia Liabilities to Bank Indonesia	-	-	-	-	-	-
	3 Kewajiban pada bank lain Liabilities to other banks	402,527	402,527	-	-	-	-
	4 Surat Berharga yang Diterbitkan Marketable Securities issued	-	-	-	-	-	-
	5 Pinjaman yang Diterima Borrowings	8,719,700	121,700	1,433,000	-	-	7,165,000
	6 Kewajiban lainnya Other Liabilities	2,821,395	521,015	905,728	948,574	360,700	85,378
	7 Lain-lain Others	300,873	300,873	-	-	-	-
	Total Kewajiban Total Liabilities	33,683,830	8,090,995	6,170,842	1,893,466	1,168,453	16,360,074
	Selisih Aset dengan Kewajiban dalam Neraca Net of Assets with Liabilities in Balance Sheet	(5,814,515)	6,702,223	(2,090,690)	(290,770)	256,952	(10,392,230)
<b>II</b>	<b>REKENING ADMINISTRATIF OFF BALANCE SHEET ACCOUNTS</b>						
	A. Tagihan Rekening Administratif/Off Balance Sheet Receivables						
	1 Komitmen Commitments	6,961,413	5,877,736	118,638	835,095	129,944	-
	2 Kontijensi Contingencies	-	-	-	-	-	-
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables	6,961,413	5,877,736	118,638	835,095	129,944	-
	B. Kewajiban Rekening Administratif Off Balance Sheet Liabilities						
	1 Komitmen Commitments	7,126,624	5,423,446	523,231	1,012,329	167,618	-
	2 Kontijensi Contingencies	-	-	-	-	-	-
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities	7,126,624	5,423,446	523,231	1,012,329	167,618	-
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Net of Receivables with Liabilities in Off Balance Sheet Accounts	(165,211)	454,290	(404,593)	(177,234)	(37,674)	-
	Selisih [(IA-IB)+(IIA-IIB)]/Net [(IA-IB)+(IIA-IIB)]	(5,979,726)	7,156,513	(2,495,283)	(468,004)	219,278	(10,392,230)
	<b>Selisih Kumulatif/Net Cumulative</b>	<b>(5,979,726)</b>	<b>7,156,513</b>	<b>4,661,230</b>	<b>4,193,226</b>	<b>4,412,504</b>	<b>(5,979,726)</b>

(dalam jutaan rupiah/*in millions Rupiah*)

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

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

NILAI LCR (%)								
LCR value (%)								
	30 Juni 2018/30 June 2018				30 Juni 2017/30 June 2017			
	Triwulan I <i>Quarter I</i>	Triwulan II <i>Quarter II</i>	Triwulan III <i>Quarter III</i>	Triwulan IV <i>Quarter IV</i>	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>	484	230	N/A	N/A	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 2018/30 June 2018			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 <i>RWA</i>	Pendapatan Bruto (Rata-rata 3 tahun terakhir) <i>3 years Average Gross Income</i>	Beban Modal <i>Capital Charge</i>	ATMR <i>RWA</i>
1	Pendekatan Indikator Dasar <i>Basic Indicator Approach</i>	3,271,580	490,737	6,134,212	2,940,493	441,074	5,513,424
	<b>Total</b>	<b>3,271,580</b>	<b>490,737</b>	<b>6,134,212</b>	<b>2,940,493</b>	<b>441,074</b>	<b>5,513,424</b>