

Tabel 1. Pengungkapan Kuantitatif Struktur Permodalan
Table 1. Quantitative disclosure - Capital Structure

KOMPONEN MODAL	(dalam jutaan Rupiah)			
	30 Juni 2018		30 Juni 2017	
	Individual	Konsolidasian	Individual	Konsolidasian
I Modal Inti (Tier 1)	13.248.202	15.680.518	13.595.211	14.915.437
1. Modal Inti Utama/Common Equity Tier 1 (CET 1)	13.248.202	15.680.518	13.595.211	14.915.437
1.1 Modal Disetor (setelah dikurangi Treasury Stock)	114.933	114.933	114.902	114.902
1.2 Cadangan Tambahan Modal	15.161.658	16.473.303	14.867.852	15.593.512
1.2.1 Faktor Penambah	15.457.600	16.696.705	15.238.375	15.898.665
1.2.1.1 Pendapatan komprehensif lainnya	721.130	725.145	730.672	734.339
1.2.1.1.1 Selisih lebih penjabaran laporan keuangan	-	-	-	-
1.2.1.1.2 Potensi keuntungan dari peningkatan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual	348	696	9.890	9.890
1.2.1.1.3 Saldo surplus revaluasi aset tetap	720.782	724.449	720.782	724.449
1.2.1.2 Cadangan tambahan modal lainnya (other disclosed reserves)	14.736.470	15.971.560	14.507.703	15.164.326
1.2.1.2.1 Agio	1.172.966	1.172.966	1.168.885	1.168.885
1.2.1.2.2 Cadangan umum	23.361	30.361	23.361	26.861
1.2.1.2.3 Laba tahun-tahun lalu	12.762.339	13.676.292	12.585.089	13.033.416
1.2.1.2.4 Laba tahun berjalan	777.804	1.091.841	730.368	935.164
1.2.1.2.5 Dana setoran modal	-	-	-	-
1.2.1.2.6 Lainnya	-	-	-	-
1.2.2 Faktor Pengurang	(295.942)	(223.402)	(370.523)	(305.153)
1.2.2.1 Pendapatan komprehensif lainnya	(607)	(607)	(193)	(193)
1.2.2.1.1 Selisih kurang penjabaran laporan keuangan	-	-	-	-
1.2.2.1.2 Potensi kerugian dari penurunan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual	(607)	(607)	(193)	(193)
1.2.2.2 Cadangan tambahan modal lainnya (other disclosed reserves)	(295.335)	(222.795)	(370.330)	(304.960)
1.2.2.2.1 Disagio	-	-	-	-
1.2.2.2.2 Rugi tahun-tahun lalu	-	-	-	-
1.2.2.2.3 Rugi tahun berjalan	-	-	-	-
1.2.2.2.4 Selisih kurang antara Penyisihan Penghapusan Aset (PPA) dan Cadangan Kerugian Penurunan Nilai (CKPN) atas aset produktif	(295.335)	(222.626)	(370.330)	(303.154)
1.2.2.2.5 Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam Trading Book	-	-	-	-
1.2.2.2.6 PPA aset non produktif yang wajib dibentuk	-	(169)	-	(1.806)
1.2.2.2.7 Lainnya	-	-	-	-
1.3 Kepentingan Non Pengendali yang dapat diperhitungkan	-	-	-	-
1.4 Faktor Pengurang Modal Inti Utama	(2.028.389)	(907.718)	(1.387.543)	(792.977)
1.4.1 Perhitungan pajak tangguhan	-	(60.065)	-	(33.491)
1.4.2 Goodwill	-	(61.116)	-	(61.116)
1.4.3 Seluruh aset tidak berwujud lainnya	(746.891)	(786.537)	(660.782)	(698.370)
1.4.4 Penyertaan yang diperhitungkan sebagai faktor pengurang	(1.281.498)	-	(726.761)	-
1.4.5 Kekurangan modal pada perusahaan anak asuransi	-	-	-	-
1.4.6 Eksposur sekuritisasi	-	-	-	-
1.4.7 Faktor pengurang modal inti utama lainnya	-	-	-	-
1.4.7.1 Penempatan dana pada instrumen AT 1 dan/atau Tier 2 pada bank lain	-	-	-	-
1.4.7.2 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat	-	-	-	-
2. Modal Inti Tambahan/Additional Tier 1 (AT 1)	-	-	-	-
2.1 Instrumen yang memenuhi persyaratan AT1	-	-	-	-
2.2 Agio/Disagio	-	-	-	-
2.3 Faktor Pengurang Modal Inti Tambahan	-	-	-	-
2.3.1 Penempatan dana pada instrumen AT 1 dan/atau Tier 2 pada bank lain	-	-	-	-
2.3.2 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat	-	-	-	-
II Modal Pelengkap (Tier 2)	559.733	627.912	551.457	610.562
1. Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan Tier 2	-	-	-	-
2. Agio/Disagio	-	-	-	-
3. Cadangan umum PPA atas aset produktif yang wajib dibentuk (paling tinggi 1,25% ATMR Risiko Kredit)	559.733	627.912	551.457	610.562
4. Faktor Pengurang Modal Pelengkap	-	-	-	-
4.1 Sinking Fund	-	-	-	-
4.2 Penempatan dana pada instrumen Tier 2 pada bank lain	-	-	-	-
4.3 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat	-	-	-	-
TOTAL MODAL	13.807.835	16.308.430	14.146.668	15.525.999

ASET TERTIMBANG MENURUT RISIKO	30 Juni 2018		30 Juni 2017		Rasio KPMM	30 Juni 2018		30 Juni 2017	
	Individual	Konsolidasian	Individual	Konsolidasian		Individual	Konsolidasian	Individual	Konsolidasian
ATMR RISIKO KREDIT	44.715.210	50.181.562	44.033.359	48.772.638	Rasio CET1 (%)	22,66%	23,21%	23,56%	23,03%
ATMR RISIKO PASAR	47.150	47.150	27.220	27.220	Rasio Tier 1 (%)	22,66%	23,21%	23,56%	23,03%
ATMR RISIKO OPERASIONAL	13.704.539	17.334.694	13.639.739	15.971.536	Rasio Tier 2 (%)	0,96%	0,93%	0,96%	0,94%
TOTAL ATMR	58.466.899	67.563.406	57.700.318	64.771.394	Rasio KPMM (%)	23,82%	24,14%	24,52%	23,97%
RASIO KPMM SESUAI PROFIL RISIKO (%)	9,26%	9,27%	9,26%	9,26%	CET1 UNTUK BUFFER (%)	14,36%	14,87%	15,26%	14,71%
ALOKASI PEMENUHAN KPMM SESUAI PRO					PERSENTASI BUFFER YANG WAJIB DIPENUHI OLEH BANK (%)				
Dari CET1 (%)	8,30%	8,34%	8,30%	8,32%	Capital Conservation Buffer (%)	1,875%	1,875%	1,250%	1,250%
Dari AT1 (%)	0,00%	0,00%	0,00%	0,00%	Countercyclical Buffer (%)	0%	0%	0%	0%
Dari Tier 2 (%)	0,96%	0,93%	0,96%	0,94%	Capital Surcharge untuk Bank Sistemik (%)	0%	0%	0%	0%

(in million Rupiah)

CAPITAL COMPONENT	30 June 2018		30 June 2017	
	Bank	Consolidated	Bank	Consolidated
I Core Capital (Tier 1)	13,248,202	15,680,518	13,595,211	14,915,437
1. Common Equity Tier 1 (CET 1)	13,248,202	15,680,518	13,595,211	14,915,437
1.1 Paid in capital (less Treasury stock)	114,933	114,933	114,902	114,902
1.2 Disclosed reserves	15,161,668	16,473,303	14,867,852	15,593,512
1.2.1 Additional Factor	15,457,600	16,696,705	15,238,375	15,898,665
1.2.1.1 Other comprehensive income	721,130	725,145	730,672	734,339
1.2.1.1.1 Excess differences arising from translation of financial statement	-	-	-	-
1.2.1.1.2 Potential gains of the increase in the fair value of financial assets available for sale	348	696	9,890	9,890
1.2.1.1.3 Fixed asset revaluation	720,782	724,449	720,782	724,449
1.2.1.2 Other disclosed reserve	14,736,470	15,971,560	14,507,703	15,164,326
1.2.1.2.1 Agio	1,172,966	1,172,966	1,168,885	1,168,885
1.2.1.2.2 General reserves	23,361	30,361	23,361	26,861
1.2.1.2.3 Previous years profit	12,762,339	13,676,292	12,585,089	13,033,416
1.2.1.2.4 Current year profit	777,804	1,091,941	730,368	935,164
1.2.1.2.5 Capital paid in advance	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Factor	(295,942)	(223,402)	(370,523)	(305,153)
1.2.2.1 Other comprehensive income	(607)	(607)	(193)	(193)
1.2.2.1.1 Excess differences less from translation of financial statement	-	-	-	-
1.2.2.1.2 Potential loss of the decrease in the fair value of financial assets available for sale	(607)	(607)	(193)	(193)
1.2.2.2 Other disclosed reserve	(295,335)	(222,795)	(370,330)	(304,960)
1.2.2.2.1 Disagio	-	-	-	-
1.2.2.2.2 Previous years loss	-	-	-	-
1.2.2.2.3 Current year loss	-	-	-	-
1.2.2.2.4 Differences between allowance for possible losses and allowance for impairment losses of earning assets	(295,335)	(222,626)	(370,330)	(303,154)
1.2.2.2.5 Negative differences on adjustment of fair value on financial instrument in the trading book	-	-	-	-
1.2.2.2.6 Allowance for possible losses on non-productive assets	-	(169)	-	(1,806)
1.2.2.2.7 Others	-	-	-	-
1.3 Non-Controlling Interests that can be calculated	-	-	-	-
1.4 Deduction factor to common equity tier 1 (CET 1)	(2,028,389)	(907,718)	(1,387,543)	(792,977)
1.4.1 Deferred tax calculation	-	(60,065)	-	(33,491)
1.4.2 Goodwill	-	(61,116)	-	(61,116)
1.4.3 Other intangible asset	(746,891)	(786,537)	(860,782)	(698,370)
1.4.4 Investment that can be calculated as deduction factor	(1,281,498)	-	(728,761)	-
1.4.5 Shortage of capital on insurance subsidiary company	-	-	-	-
1.4.6 Securitization exposures	-	-	-	-
1.4.7 Other deduction factor to core capital	-	-	-	-
1.4.7.1 Placement of funds in instruments AT 1 and / or Tier 2 other banks	-	-	-	-
1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-
2. Additional Tier 1 (AT 1)	-	-	-	-
2.1 The instrument meets the requirements of AT 1	-	-	-	-
2.2 Agio / Disagio	-	-	-	-
2.3 Deduction factor to Additional Tier 1	-	-	-	-
2.3.1 Placement of funds in instruments AT 1 and / or Tier 2 other banks	-	-	-	-
2.3.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-
II Supplementary Capital (Tier 2)	559,733	627,912	551,457	610,562
1. Capital instrument in form of shares or others which are qualified Tier 2 requirements	-	-	-	-
2. Agio/Disagio	-	-	-	-
3. General allowance for possible losses of earning assets (maximum 1.25% of Credit Risk RWA)	559,733	627,912	551,457	610,562
4. Deduction factor to supplementary capital	-	-	-	-
4.1 Sinking Fund	-	-	-	-
4.2 Placement of funds in instruments AT 1 and / or Tier 2 other banks	-	-	-	-
4.3 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-
TOTAL CAPITAL	13,807,935	16,308,430	14,146,668	15,525,999

	31 December 2017		31 December 2016		CAR RATIO
	Bank	Consolidated	Bank	Consolidated	
RISK WEIGHTED ASSET					
RWA CREDIT RISK	44,715,210	50,181,562	44,033,359	48,772,638	CET1 Ratio (%)
RWA MARKET RISK	47,150	47,150	27,220	27,220	Tier 1 Ratio (%)
RWA OPERATIONAL RISK	13,704,539	17,334,694	13,639,739	15,971,536	Tier 2 Ratio (%)
TOTAL RWA	58,466,899	67,563,406	57,700,318	64,771,394	CAR Ratio (%)
CAR RATIO BASED ON RISK PROFILE (%)	9.26%	9.27%	9.26%	9.26%	CET1 FOR BUFFER (%)
CAR ALLOCATION BASED ON RISK PROFILE					BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK
From CET1 (%)	8.30%	8.34%			Capital Conservation Buffer (%)
From AT1 (%)	0.00%	0.00%			Countercyclical Buffer (%)
From Tier 2 (%)	0.96%	0.93%			Capital Surcharge for Systemic Bank (%)

Tabel 1.a. Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank Secara Individual
Table 1.a. Net Claims Disclosures based on Geographic Area - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2018					30 Juni / June 2017					Portfolio Category	No.
		Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area					Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area						
		JAWA/ JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	Total	JAWA/ JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	Total		
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(2)	(1)		
1	Tagihan Kepada Pemerintah	18,853,650	-	-	-	18,853,650	17,577,263	-	-	-	17,577,263	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	68,635	-	-	-	68,635	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	1,944,952	-	-	-	1,944,952	3,342,445	-	-	-	3,342,445	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	20,993,556	2,678,972	8,089,930	8,376,769	40,139,227	21,484,960	2,637,426	8,550,801	8,341,739	41,014,926	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	3,625,415	183,808	1,594,355	643,804	6,047,382	3,619,523	175,780	2,118,437	749,035	6,662,775	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	10,905,387	215,237	2,125,636	1,925,683	15,171,943	9,667,995	258,029	1,908,154	1,728,435	13,562,613	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	167,241	16,250	87,803	59,618	330,912	139,163	11,927	93,841	49,314	294,245	Past due claims	10
11	Aset Lainnya	6,562,906	-	-	-	6,562,906	6,158,972	-	-	-	6,158,972	Other assets	11
	Total	63,053,107	3,094,267	11,897,724	11,005,874	89,050,972	62,058,956	3,083,162	12,671,233	10,868,523	88,681,874	Total	

Keterangan : Pembagian wilayah berdasarkan misalnya pembagian wilayah yang digunakan dalam laporan manajemen

Tabel 1.b. Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank Secara Konsolidasi dengan Entitas Anak
Table 1.b. Net Claims Disclosures based on Geographic Area - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2018					30 Juni / June 2017					Portfolio Category	No.		
		Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area					Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area								
		JAWA/ JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	Total	JAWA/ JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	Total				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(2)	(1)		
1	Tagihan Kepada Pemerintah	21,820,753	-	-	-	-	21,820,753	19,293,734	-	-	-	-	19,293,734	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	68,635	-	-	-	-	68,635	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	2,185,263	-	-	-	-	2,185,263	3,366,659	-	-	-	-	3,366,659	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	20,993,556	2,678,972	8,089,930	8,376,769	40,139,227	21,484,960	2,637,426	8,550,801	8,341,739	41,014,926	41,014,926	Pensioners/Other institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	8,465,248	427,359	3,052,324	899,504	12,844,435	7,696,438	367,358	3,289,940	979,712	12,333,448	12,333,448	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi	10,905,387	215,237	2,125,636	1,925,683	15,171,943	9,667,995	258,029	1,908,154	1,728,435	13,562,613	13,562,613	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo	167,743	16,300	87,820	59,621	331,484	139,396	11,937	93,932	49,363	294,628	294,628	Past due claims	10	
11	Aset Lainnya	7,049,712	20,852	94,989	19,674	7,185,227	6,630,094	20,551	91,753	30,079	6,772,477	6,772,477	Other assets	11	
	Total	71,587,662	3,358,720	13,450,699	11,281,251	99,678,332	68,347,911	3,295,301	13,934,580	11,129,328	96,707,120	96,707,120	Total		

Tabel 2.a. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Individual
Table 2.a. Net Claims Disclosure Based on Residual Contractual Maturity - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2018					30 Juni / June 2017					Portfolio Category	No.	
		Tagihan bersih berdasarkan sisa jangka waktu kontrak /					Tagihan bersih berdasarkan sisa jangka waktu kontrak /							
		< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3 -5 tahun / 3 - 5 year	> 5 thn / > 5 year	Total	< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3 -5 tahun / 3 - 5 year	> 5 thn / > 5 year	Total			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(2)	(1)	
1	Tagihan Kepada Pemerintah	18,853,650	-	-	-	18,853,650	17,577,263	-	-	-	-	17,577,263	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	68,635	-	-	-	-	68,635	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	1,944,952	-	-	-	1,944,952	3,342,445	-	-	-	-	3,342,445	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	30,139,437	9,999,790	-	-	40,139,227	33,584,278	7,430,648	-	-	-	41,014,926	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	6,028,876	18,506	-	-	6,047,382	6,615,136	47,639	-	-	-	6,662,775	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	15,144,761	27,182	-	-	15,171,943	13,560,762	1,851	-	-	-	13,562,613	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	292,715	38,197	-	-	330,912	285,442	8,803	-	-	-	294,245	Past due claims	10
11	Aset Lainnya	6,562,906	-	-	-	6,562,906	6,158,972	-	-	-	-	6,158,972	Other assets	11
	Total	78,967,297	10,083,675	-	-	89,050,972	81,192,933	7,488,941	-	-	-	88,681,874	Total	

Tabel 2.b. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Konsolidasi dengan Entitas Anak
Table 2.b. Net Claims Disclosure Based on Residual Contractual Maturity - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2018					30 Juni / June 2017					Portfolio Category	No.
		Tagihan bersih berdasarkan sisa jangka waktu kontrak / Net claims based on residual contractual maturity					Tagihan bersih berdasarkan sisa jangka waktu kontrak / Net claims based on residual contractual maturity						
		< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3 -5 tahun / 3 - 5 year	> 5 thn / > 5 year	Total	< 1 tahun / < 1 year	1-3 tahun / 1 - 3 year	3 -5 tahun / 3 - 5 year	> 5 thn / > 5 year	Total		
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(2)	(1)		
1	Tagihan Kepada Pemerintah	21,820,753	-	-	-	21,820,753	19,293,734	-	-	-	19,293,734	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	68,635	-	-	-	68,635	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	2,185,263	-	-	-	2,185,263	3,366,659	-	-	-	3,366,659	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	30,139,437	9,999,790	-	-	40,139,227	33,584,278	7,430,648	-	-	41,014,926	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	10,985,186	1,859,249	-	-	12,844,435	10,757,342	1,576,106	-	-	12,333,448	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	15,144,761	27,182	-	-	15,171,943	13,560,762	1,851	-	-	13,562,613	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	292,967	38,517	-	-	331,484	285,795	8,833	-	-	294,628	Past due claims	10
11	Aset Lainnya	7,185,227	-	-	-	7,185,227	6,772,477	-	-	-	6,772,477	Other assets	11
	Total	87,753,594	11,924,738	-	-	99,678,332	87,689,682	9,017,438	-	-	96,707,120	Total	

Tabel 3.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank Secara Individual
Table 3.a. Net Claims Disclosure based on Economic Sector - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Sektor Ekonomi	Tagihan Kepada Pemerintah / Claims on sovereign	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institute	Tagihan Kepada Bank / Claims on Bank	Kredit Beragun Rumah Tinggal / Claims secured by Residential Property	Kredit Beragun Properti Komersial / Claims secured by Commercial Real Estate	Kredit Pegawai/ Pensiunan / Pensioners/Other institutions' employees loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small and Retail Portfolio	Tagihan kepada Korporasi / Claims on Corporate	Tagihan yang Telah Jatuh Tempo / Past due claims	Aset Lainnya / Other assets	Economic Sector	No.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)	(1)
	Junii 2018												June 2018	
1	Pertanian, perburuan dan kehutanan	-	-	-	-	-	-	68,267	130,097	71,759	4,784	-	Agriculture, hunting, and forestry	1
2	Perikanan	-	-	-	-	-	-	5,685	29,060	12,401	606	-	Fisheries	2
3	Pertambangan dan penggalian	-	-	-	-	-	-	-	2,724	111,520	735	-	Mining and excavation	3
4	Industri pengolahan	-	-	-	-	-	-	10,313	434,352	3,308,627	30,235	-	Manufacturing	4
5	Listrik, Gas dan Air	-	-	-	-	-	-	120	47	28,626	-	-	Electricity, gas, and water	5
6	Konstruksi	-	-	-	-	-	-	136	1,877	685,591	560	-	Construction	6
7	Perdagangan besar dan eceran	-	-	-	-	-	-	75,341	2,057,605	7,333,864	101,323	-	Wholesale and retail trading	7
8	Penyediaan akomodasi dan penyediaan makan minum	-	-	-	-	-	-	24,709	248,217	127,906	18,821	-	Accommodation and restaurant services	8
9	Transportasi, pergudangan dan komunikasi	-	-	-	-	-	-	1,846	9,663	568,800	1,949	-	Transportation, warehousing and communications	9
10	Perantara keuangan	-	-	-	-	-	-	20,120	-	1,746,448	-	-	Financial intermediaries	10
11	Real estate, usaha persewaan dan jasa perusahaan	-	-	-	-	-	-	-	4,188	465,910	155	-	Real estate, rental business and corporate services	11
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib	-	-	-	-	-	-	-	-	-	-	-	Government administration, defense and compulsory social insurance	12
13	Jasa pendidikan	-	-	-	-	-	-	-	4,129	2,295	-	-	Education services	13
14	Jasa kesehatan dan kegiatan sosial	-	-	-	-	-	-	-	114	72,774	1,946	-	Health services and social activities	14
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	-	-	-	-	-	-	315	350,170	161,034	11,143	-	Social service, social and cultural, entertainment and other personal services	15
16	Jasa perorangan yang melayani rumah tangga	-	-	-	-	-	-	39,932,261	2,702,479	12,631	158,655	-	Personal household services	16
17	Badan internasional dan badan ekstra internasional lainnya	-	-	-	-	-	-	-	-	-	-	-	International institute	17
18	Kegiatan yang belum jelas batasannya	-	-	-	-	-	-	-	-	-	-	-	Undefined services	18
19	Bukan Lapangan Usaha	-	-	-	-	-	-	-	-	-	-	-	Non-productive sector	19
20	Lainnya (tambahan a.l. untuk SBI,SUN))	18,853,650	-	-	1,944,952	-	-	-	-	516,551	-	6,562,906	Others (additional i.e. for SBI, SUN)	20
	Total	18,853,650	-	-	1,944,952	-	-	40,139,227	6,047,382	15,171,943	330,912	6,562,906	Total	
	Junii 2017												June 2017	
1	Pertanian, perburuan dan kehutanan	-	-	-	-	-	-	41,238	221,041	88,017	5,325	-	Agriculture, hunting, and forestry	1
2	Perikanan	-	-	-	-	-	-	3,999	37,083	21,163	786	-	Fisheries	2
3	Pertambangan dan penggalian	-	-	-	-	-	-	-	4,493	92,993	328	-	Mining and excavation	3
4	Industri pengolahan	-	-	-	-	-	-	8,410	716,127	2,945,603	18,725	-	Manufacturing	4
5	Listrik, Gas dan Air	-	-	-	-	-	-	125	364	118,669	3,326	-	Electricity, gas, and water	5
6	Konstruksi	-	-	-	-	-	-	147	2,590	573,927	2,409	-	Construction	6
7	Perdagangan besar dan eceran	-	-	-	-	-	-	64,466	3,377,218	6,663,982	154,972	-	Wholesale and retail trading	7
8	Penyediaan akomodasi dan penyediaan makan minum	-	-	-	-	-	-	23,173	390,885	149,924	9,009	-	Accommodation and restaurant services	8
9	Transportasi, pergudangan dan komunikasi	-	-	-	-	-	-	1,405	16,054	508,644	341	-	Transportation, warehousing and communications	9
10	Perantara keuangan	-	-	-	-	-	-	-	-	1,337,684	-	-	Financial intermediaries	10
11	Real estate, usaha persewaan dan jasa perusahaan	-	-	-	-	-	-	16,900	8,289	377,082	532	-	Real estate, rental business and corporate services	11
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib	-	-	-	-	-	-	-	-	-	-	-	Government administration, defense and compulsory social insurance	12
13	Jasa pendidikan	-	-	-	-	-	-	-	6,163	497	78	-	Education services	13
14	Jasa kesehatan dan kegiatan sosial	-	-	-	-	-	-	123	115,804	28,578	2,239	-	Health services and social activities	14
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	-	-	-	-	-	-	454	555,105	191,249	16,960	-	Social service, social and cultural, entertainment and other personal services	15
16	Jasa perorangan yang melayani rumah tangga	-	-	-	-	-	-	40,854,486	1,211,555	16,789	79,215	-	Personal household services	16
17	Badan internasional dan badan ekstra internasional lainnya	-	-	-	-	-	-	-	-	-	-	-	International institute	17
18	Kegiatan yang belum jelas batasannya	-	-	-	-	-	-	-	-	-	-	-	Undefined services	18
19	Bukan Lapangan Usaha	-	-	-	-	-	-	-	-	-	-	-	Non-productive sector	19
20	Lainnya (tambahan a.l. untuk SBI,SUN))	17,577,263	68,635	-	3,342,445	-	-	-	-	447,812	0	6,158,972	Others (additional i.e. for SBI, SUN)	20
	Total	17,577,263	68,635	-	3,342,445	-	-	41,014,926	6,662,775	13,562,613	294,245	6,158,972	Total	

Tabel 3.b. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank Secara Konsolidasi dengan Entitas Anak
Table 3.b. Net Claims Disclosure based on Economic Sector - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

No.	Sektor Ekonomi	Tagihan Kepada Pemerintah / Claims on sovereign	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institute	Tagihan Kepada Bank / Claims on Bank	Kredit Beragun Rumah Tinggal / Claims secured by Residential Property	Kredit Beragun Properti Komersial / Claims secured by Commercial Real Estate	Kredit Pegawai/ Pensiunan / Pensioners/Other institutions' employees loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small and Retail Portfolio	Tagihan kepada Korporasi / Claims on Corporate	Tagihan yang Telah Jatuh Tempo / Past due claims	Aset Lainnya / Other assets	Economic Sector	No.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)	(1)
June 2018														
1	Pertanian, perburuan dan kehutanan	-	-	-	-	-	-	68,267	522,780	71,759	4,802	-	Agriculture, hunting, and forestry	1
2	Perikanan	-	-	-	-	-	-	5,685	54,187	12,401	606	-	Fisheries	2
3	Pertambangan dan penggalian	-	-	-	-	-	-	5,301	111,520	735	-	-	Mining and excavation	3
4	Industri pengolahan	-	-	-	-	-	-	10,313	616,493	3,308,627	30,247	-	Manufacturing	4
5	Listrik, Gas dan Air	-	-	-	-	-	-	120	47	28,626	-	-	Electricity, gas, and water	5
6	Konstruksi	-	-	-	-	-	-	136	1,877	685,591	560	-	Construction	6
7	Perdagangan besar dan eceran	-	-	-	-	-	-	75,341	7,872,488	7,333,864	101,820	-	Wholesale and retail trading	7
8	Penyediaan akomodasi dan penyediaan makan minum	-	-	-	-	-	-	24,709	344,790	127,906	18,825	-	Accommodation and restaurant services	8
9	Transportasi, pergudangan dan komunikasi	-	-	-	-	-	-	1,846	22,688	568,800	1,949	-	Transportation, warehousing and communications	9
10	Perantara keuangan	-	-	-	-	-	-	20,120	-	1,746,448	-	-	Financial intermediaries	10
11	Real estate, usaha persewaan dan jasa perusahaan	-	-	-	-	-	-	-	8,032	465,910	155	-	Real estate, rental business and corporate services	11
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib	-	-	-	-	-	-	-	-	-	-	-	Government administration, defense and compulsory social insurance	12
13	Jasa pendidikan	-	-	-	-	-	-	-	4,129	2,295	-	-	Education services	13
14	Jasa kesehatan dan kegiatan sosial	-	-	-	-	-	-	114	74,503	17,980	1,946	-	Health services and social activities	14
15	Jasa masyarakatan, sosial budaya, hiburan dan perorangan lainnya	-	-	-	-	-	-	315	371,170	161,034	11,151	-	Social service, social and cultural, entertainment and other personal services	15
16	Jasa perorangan yang melayani rumah tangga	-	-	-	-	-	-	39,932,261	2,945,832	12,631	158,688	-	Personal household services	16
17	Badan internasional dan badan ekstra internasional lainnya	-	-	-	-	-	-	-	-	-	-	-	International institute	17
18	Kegiatan yang belum jelas batasannya	-	-	-	-	-	-	-	-	-	-	-	Undefined services	18
19	Bukan Lapangan Usaha	-	-	-	-	-	-	-	118	-	-	-	Non-productive sector	19
20	Lainnya (tambahan a.l. untuk SBI,SUN))	21,820,753	-	-	2,185,263	-	-	-	-	516,551	-	7,185,227	Others (additional i.e. for SBI, SUN)	20
	Total	21,820,753	-	-	2,185,263	-	-	40,139,227	12,844,435	15,171,943	331,484	7,185,227	Total	
June 2017														
1	Pertanian, perburuan dan kehutanan	-	-	-	-	-	-	41,238	468,217	88,017	5,330	-	Agriculture, hunting, and forestry	1
2	Perikanan	-	-	-	-	-	-	3,999	58,711	21,163	789	-	Fisheries	2
3	Pertambangan dan penggalian	-	-	-	-	-	-	6,480	92,993	328	-	-	Mining and excavation	3
4	Industri pengolahan	-	-	-	-	-	-	8,410	879,865	2,945,603	18,738	-	Manufacturing	4
5	Listrik, Gas dan Air	-	-	-	-	-	-	125	364	118,669	3,326	-	Electricity, gas, and water	5
6	Konstruksi	-	-	-	-	-	-	147	2,590	573,927	2,409	-	Construction	6
7	Perdagangan besar dan eceran	-	-	-	-	-	-	64,466	8,303,479	6,663,982	155,305	-	Wholesale and retail trading	7
8	Penyediaan akomodasi dan penyediaan makan minum	-	-	-	-	-	-	23,173	484,850	149,924	9,019	-	Accommodation and restaurant services	8
9	Transportasi, pergudangan dan komunikasi	-	-	-	-	-	-	1,405	27,706	508,644	344	-	Transportation, warehousing and communications	9
10	Perantara keuangan	-	-	-	-	-	-	-	-	1,337,684	-	-	Financial intermediaries	10
11	Real estate, usaha persewaan dan jasa perusahaan	-	-	-	-	-	-	16,900	12,007	377,082	532	-	Real estate, rental business and corporate services	11
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib	-	-	-	-	-	-	-	-	-	-	-	Government administration, defense and compulsory social insurance	12
13	Jasa pendidikan	-	-	-	-	-	-	-	6,163	497	78	-	Education services	13
14	Jasa kesehatan dan kegiatan sosial	-	-	-	-	-	-	123	116,825	28,578	2,239	-	Health services and social activities	14
15	Jasa masyarakatan, sosial budaya, hiburan dan perorangan lainnya	-	-	-	-	-	-	454	566,092	191,249	16,960	-	Social service, social and cultural, entertainment and other personal services	15
16	Jasa perorangan yang melayani rumah tangga	-	-	-	-	-	-	40,854,486	1,400,006	16,789	79,231	-	Personal household services	16
17	Badan internasional dan badan ekstra internasional lainnya	-	-	-	-	-	-	-	-	-	-	-	International institute	17
18	Kegiatan yang belum jelas batasannya	-	-	-	-	-	-	-	-	-	-	-	Undefined services	18
19	Bukan Lapangan Usaha	-	-	-	-	-	-	-	93	-	-	-	Non-productive sector	19
20	Lainnya (tambahan a.l. untuk SBI,SUN))	19,293,734	68,635	-	3,366,659	-	-	-	-	447,812	0	6,772,477	Others (additional i.e. for SBI, SUN)	20
	Total	19,293,734	68,635	-	3,366,659	-	-	41,014,926	12,333,448	13,562,613	294,628	6,772,477	Total	

Tabel 4.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank Secara Individual
Table 4.a. Claims and Allowances Disclosure based on Geographic Area - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Keterangan	30 Juni / June 2018					30 Juni / June 2017					Description	No.	
		Wilayah / Geographic Area					Wilayah / Geographic Area							
		JAWA / JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	Total	JAWA / JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	Total			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(2)	(1)	
1	Tagihan	59,837,257	3,107,362	11,971,000	11,064,005	85,979,624	60,846,335	3,090,754	12,724,182	10,905,707	87,566,978		Gross claims	1
2	Tagihan yang mengalami penurunan nilai (<i>impaired loans</i>)												Impaired claims	2
	a. Belum jatuh tempo	327,054	29,325	152,403	105,969	614,751	226,574	19,515	146,703	80,798	473,590		a. Not yet matured	
	b. Telah jatuh tempo	18,327	20	8,677	11,780	38,804	10,110	5	88	5,699	15,902		b. Matured	
3	Cadangan kerugian penurunan nilai (CKPN) - Individual	4,659	-	-	-	4,659	8,281	-	-	-	8,281		Allowance for impairment losses - individual	3
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif	458,020	33,552	185,382	129,720	806,674	302,699	22,004	162,322	93,765	580,790		Allowance for impairment losses - collective	4
5	Tagihan yang dihapus buku	1,497,092	243,486	1,067,997	293,036	3,101,611	1,208,393	195,845	891,883	225,915	2,522,036		Amounts written-off	5

Tabel 4.b. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank Secara Konsolidasi dengan Entitas Anak
Table 4.b. Claims and Allowances Disclosure based on Geographic Area - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

No.	Keterangan	30 Juni / June 2018					30 Juni / June 2017					Description	No.
		Wilayah / Geographic Area					Wilayah / Geographic Area						
		JAWA / JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	Total	JAWA / JAVA	BALI & NUSA TENGGARA	SUMATERA	KALIMANTAN & SULAWESI	Total		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
1	Tagihan	68,419,005	3,374,464	13,536,689	11,344,143	96,674,301	66,443,601	3,312,553	14,018,334	11,186,102	94,960,590	Gross claims	1
2	Tagihan yang mengalami penurunan nilai (<i>impaired loans</i>)	-	-	-	-	-	-	-	-	-	-	Impaired claims	2
	a. Belum jatuh tempo	327,054	29,325	152,403	105,969	614,751	226,574	19,515	146,703	80,798	473,590	a. Not yet matured	
	b. Telah jatuh tempo	95,219	5,445	29,302	22,478	152,444	10,110	5	88	5,699	15,902	b. Matured	
3	Cadangan kerugian penurunan nilai (CKPN) - Individual	4,659	-	-	-	4,659	8,281	-	-	-	8,281	Allowance for impairment losses - individual	3
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif	582,105	41,626	218,721	145,179	987,631	399,800	31,664	193,127	113,355	737,946	Allowance for impairment losses - collective	4
5	Tagihan yang dihapus buku	1,750,118	263,573	1,134,987	327,590	3,476,268	1,365,687	205,034	921,468	232,425	2,724,614	Amounts written-off	5

Tabel 5.a. Pengungkapan Tagihan dan Pencadangan berdasarkan Sektor Ekonomi - Bank Secara Individual
Table 5.a. Claims and Allowances Disclosure based on Economic Sector - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Sektor Ekonomi	Tagihan / Claims	Tagihan yang Mengalami Penurunan Nilai / Impaired claims		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 / Amounts Written-Off	Economic Sector	No.
			Belum Jatuh Tempo / Not yet matured	Telah jatuh tempo / Matured					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
Juni 2018									
1	Pertanian, perburuan dan Kehutanan	276,830	6,706	1	-	8,174	13,962	Agriculture, hunting, and forestry	1
2	Perikanan	48,008	863	-	-	1,411	2,421	Fisheries	2
3	Pertambangan dan Penggalian	115,274	1,030	-	-	690	5,814	Mining and excavation	3
4	Industri pengolahan	3,827,612	74,321	-	-	81,943	193,051	Manufacturing	4
5	Listrik, Gas dan Air	28,793	-	-	-	107	1,452	Electricity, gas, and water	5
6	Konstruksi	688,355	750	-	-	3,332	34,718	Construction	6
7	Perdagangan besar dan eceran	9,643,422	138,502	38,111	4,659	197,399	486,379	Wholesale and retail trading	7
8	Penyediaan akomodasi dan penyediaan makan minum	423,342	22,509	1	-	15,056	21,352	Accommodation and restaurant services	8
9	Transportasi, pergudangan dan komunikasi	583,218	2,909	-	-	4,245	29,415	Transportation, warehousing and communications	9
10	Perantara keuangan	1,766,568	-	-	-	16,278	89,099	Financial intermediaries	10
11	Real estate, usaha persewaan dan jasa perusahaan	474,835	4,645	91	-	7,683	23,949	Real estate, rental business and corporate services	11
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib	-	-	-	-	-	-	Government administration, defense and compulsory social insurance	12
13	Jasa pendidikan	6,424	-	-	-	126	324	Education services	13
14	Jasa kesehatan dan kegiatan sosial	93,484	2,617	-	-	3,425	4,715	Health services and social activities	14
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	528,118	16,598	1	-	19,757	26,636	Social service, social and cultural, entertainment and other personal services	15
16	Jasa perorangan yang melayani rumah tangga	42,991,271	343,301	599	-	447,048	2,168,324	Personal household services	16
17	Badan internasional dan badan ekstra internasional lainnya	-	-	-	-	-	-	International institute	17
18	Kegiatan yang belum jelas batasannya	-	-	-	-	-	-	Undefined services	18
19	Bukan Lapangan Usaha	-	-	-	-	-	-	Non-productive sector	19
20	Lainnya (a.l untuk SBI dan SUN)	24,484,070	-	-	-	-	-	Others (additional i.e. for SBI, SUN)	20
Total		85,979,624	614,751	38,804	4,659	806,674	3,101,611	Total	
Juni 2017									
1	Pertanian, perburuan dan Kehutanan	358,020	7,722	3	-	11,436	14,734	Agriculture, hunting, and forestry	1
2	Perikanan	63,339	1,090	-	-	1,815	2,607	Fisheries	2
3	Pertambangan dan Penggalian	97,953	467	-	-	593	4,031	Mining and excavation	3
4	Industri pengolahan	3,697,630	26,246	1,244	-	45,608	152,174	Manufacturing	4
5	Listrik, Gas dan Air	124,014	4,856	-	-	1,636	5,104	Electricity, gas, and water	5
6	Konstruksi	580,864	4,200	-	-	4,287	23,905	Construction	6
7	Perdagangan besar dan eceran	10,339,364	219,442	14,256	8,281	215,051	425,512	Wholesale and retail trading	7
8	Penyediaan akomodasi dan penyediaan makan minum	577,792	13,809	-	-	19,485	23,779	Accommodation and restaurant services	8
9	Transportasi, pergudangan dan komunikasi	526,607	504	-	-	2,620	21,672	Transportation, warehousing and communications	9
10	Perantara keuangan	1,337,684	-	-	-	10,183	55,052	Financial intermediaries	10
11	Real estate, usaha persewaan dan jasa perusahaan	403,198	927	-	-	2,528	16,593	Real estate, rental business and corporate services	11
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib	-	-	-	-	-	-	Government administration, defense and compulsory social insurance	12
13	Jasa pendidikan	6,792	132	-	-	253	280	Education services	13
14	Jasa kesehatan dan kegiatan sosial	147,839	3,335	-	-	5,684	6,084	Health services and social activities	14
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	772,550	25,729	13	-	27,787	31,794	Social service, social and cultural, entertainment and other personal services	15
16	Jasa perorangan yang melayani rumah tangga	42,248,348	165,131	386	-	231,824	1,738,715	Personal household services	16
17	Badan internasional dan badan ekstra internasional lainnya	-	-	-	-	-	-	International institute	17
18	Kegiatan yang belum jelas batasannya	-	-	-	-	-	-	Undefined services	18
19	Bukan Lapangan Usaha	-	-	-	-	-	-	Non-productive sector	19
20	Lainnya (a.l untuk SBI dan SUN)	26,284,984	-	-	-	-	-	Others (additional i.e. for SBI, SUN)	20
Total		87,566,978	473,590	15,902	8,281	580,790	2,522,036	Total	

Tabel 5.b. Pengungkapan Tagihan dan Pencadangan berdasarkan Sektor Ekonomi - Bank Secara Konsolidasi dengan Entitas Anak
Table 5.b. Claims and Allowances Disclosure based on Economic Sector - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

No.	Sektor Ekonomi	Tagihan / Claims	Tagihan yang Mengalami Penurunan Nilai / Impaired claims		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 / Amounts Written-Off	Economic Sector	No.
			Belum Jatuh Tempo / Not yet matured	Telah jatuh tempo / Matured					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
Juni 2018									
1	Pertanian, perburuan dan Kehutanan	671,855	6,706	2,484	-	12,979	22,565	Agriculture, hunting, and forestry	1
2	Perikanan	73,421	863	424	-	2,122	4,334	Fisheries	2
3	Pertambangan dan Penggalian	117,861	1,030	22	-	722	5,877	Mining and excavation	3
4	Industri pengolahan	4,011,495	74,321	3,203	-	86,875	209,455	Manufacturing	4
5	Listrik, Gas dan Air	28,793	-	-	-	107	1,452	Electricity, gas, and water	5
6	Konstruksi	688,355	750	-	-	3,332	34,718	Construction	6
7	Perdagangan besar dan eceran	15,517,435	138,502	137,987	4,659	355,906	803,700	Wholesale and retail trading	7
8	Penyediaan akomodasi dan penyediaan makan minum	521,250	22,509	2,438	-	18,825	36,080	Accommodation and restaurant services	8
9	Transportasi, pergudangan dan komunikasi	596,336	2,909	143	-	4,482	30,294	Transportation, warehousing and communications	9
10	Perantara keuangan	1,766,568	-	-	-	16,278	89,099	Financial intermediaries	10
11	Real estate, usaha persewaan dan jasa perusahaan	478,736	4,645	172	-	7,821	24,357	Real estate, rental business and corporate services	11
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib	-	-	-	-	-	-	Government administration, defense and compulsory social insurance	12
13	Jasa pendidikan	6,424	-	-	-	126	324	Education services	13
14	Jasa kesehatan dan kegiatan sosial	95,223	2,617	15	-	3,450	4,749	Health services and social activities	14
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	549,294	16,598	242	-	20,166	27,355	Social service, social and cultural, entertainment and other personal services	15
16	Jasa perorangan yang melayani rumah tangga	43,237,333	343,301	5,314	-	454,440	2,181,853	Personal household services	16
17	Badan internasional dan badan ekstra internasional lainnya	-	-	-	-	-	-	International institute	17
18	Kegiatan yang belum jelas batasannya	-	-	-	-	-	56	Undefined services	18
19	Bukan Lapangan Usaha	118	-	-	-	-	-	Non-productive sector	19
20	Lainnya (a.l untuk SBI dan SUN)	28,313,804	-	-	-	-	-	Others (additional i.e. for SBI, SUN)	20
	Total	96,674,301	614,751	152,444	4,659	987,631	3,476,268	Total	
Juni 2017									
1	Pertanian, perburuan dan Kehutanan	608,471	7,722	3	-	14,706	21,413	Agriculture, hunting, and forestry	1
2	Perikanan	85,778	1,090	-	-	2,627	3,696	Fisheries	2
3	Pertambangan dan Penggalian	99,958	467	-	-	611	4,061	Mining and excavation	3
4	Industri pengolahan	3,867,128	26,246	1,244	-	51,354	162,480	Manufacturing	4
5	Listrik, Gas dan Air	124,014	4,856	-	-	1,636	5,104	Electricity, gas, and water	5
6	Konstruksi	580,864	4,200	-	-	4,287	23,938	Construction	6
7	Perdagangan besar dan eceran	15,401,932	219,442	14,256	8,281	351,025	588,684	Wholesale and retail trading	7
8	Penyediaan akomodasi dan penyediaan makan minum	676,337	13,809	-	-	24,055	33,772	Accommodation and restaurant services	8
9	Transportasi, pergudangan dan komunikasi	538,617	504	-	-	2,976	22,156	Transportation, warehousing and communications	9
10	Perantara keuangan	1,337,684	-	-	-	10,183	55,052	Financial intermediaries	10
11	Real estate, usaha persewaan dan jasa perusahaan	407,033	927	-	-	2,645	16,873	Real estate, rental business and corporate services	11
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib	-	-	-	-	-	-	Government administration, defense and compulsory social insurance	12
13	Jasa pendidikan	6,792	132	-	-	253	282	Education services	13
14	Jasa kesehatan dan kegiatan sosial	148,880	3,335	-	-	5,705	6,143	Health services and social activities	14
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	783,693	25,729	13	-	27,943	36,238	Social service, social and cultural, entertainment and other personal services	15
16	Jasa perorangan yang melayani rumah tangga	42,442,933	165,131	386	-	237,940	1,744,386	Personal household services	16
17	Badan internasional dan badan ekstra internasional lainnya	-	-	-	-	-	-	International institute	17
18	Kegiatan yang belum jelas batasannya	-	-	-	-	-	56	Undefined services	18
19	Bukan Lapangan Usaha	93	-	-	-	-	-	Non-productive sector	19
20	Lainnya (a.l untuk SBI dan SUN)	27,850,383	-	-	-	-	280	Others (additional i.e. for SBI, SUN)	20
	Total	94,960,590	473,590	15,902	8,281	737,946	2,724,614	Total	

Tabel 6.a. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Secara Individual
Table 6.a. Allowance for Impairment Losses Movement - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Keterangan	30 Juni / June 2018		30 Juni / June 2017		Description	No.
		CKPN Individual / Individual impairment	CKPN Kolektif / Collective impairment	CKPN Individual / Individual impairment	CKPN Kolektif / Collective impairment		
(1)	(2)	(3)	(4)	(3)	(4)	(2)	(1)
1	Saldo awal CKPN	(19,409)	(617,049)	(21,173)	(550,275)	Beginning balance	1
2	Pembentukan (pemulihan) CKPN pada periode berjalan					Provision (recovery) for the period	2
	2.a. Pembentukan CKPN pada periode berjalan	(11,848)	(560,247)	(14,874)	(363,640)	2.a. Provision for the period	
	2.b. Pemulihan CKPN pada periode berjalan		(31,767)	-	(27,462)	2.b. Recovery for the period	
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan	26,598	403,112	27,766	321,467	Write-offs for the period	3
4	Pembentukan (pemulihan) lainnya pada periode berjalan	-	(723)	-	39,120	Other provision (recovery) for the period	4
	Saldo akhir	(4,659)	(806,674)	(8,281)	(580,790)	Ending balance	

Tabel 6.b. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Secara Konsolidasi dengan Entitas Anak
Table 6.b. Allowance for Impairment Losses Movement - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

No.	Keterangan	30 Juni / June 2018		30 Juni / June 2017		Description	No.
		CKPN Individual / Individual impairment	CKPN Kolektif / Collective impairment	CKPN Individual / Individual impairment	CKPN Kolektif / Collective impairment		
(1)	(2)	(3)	(4)	(3)	(4)	(2)	(1)
1	Saldo awal CKPN	(19,409)	(774,706)	(21,173)	(664,131)	Beginning balance	1
3	Pembentukan (pemulihan) CKPN pada periode berjalan					Provision (recovery) for the period	3
	3.a. Pembentukan CKPN pada periode berjalan	(11,848)	(684,905)	(14,874)	(473,048)	3.a. Provision for the period	
	3.b. Pemulihan CKPN pada periode berjalan		(33,915)	-	(28,101)	3.b. Recovery for the period	
4	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan	26,598	506,618	27,766	388,213	Write-offs for the period	4
5	Pembentukan (pemulihan) lainnya pada periode berjalan		(723)	-	39,120	Other provision (recovery) for the period	5
	Saldo akhir	(4,659)	(987,631)	(8,281)	(737,947)	Ending balance	

Tabel 7.a. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual
Table 7.a. Net Claims Disclosure based on Portfolio Category and Rating Scale - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

30 Juni / June 2018																	
No.	Kategori Portofolio	Lembaga Pemeringkat / Rating Agencies	Tagihan Bersih / Net Claims											Tanpa Peringkat / Unrated	Portfolio Category	No.	
			Peringkat Jangka panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating							
			Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3				Kurang dari A-3
			Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3				Kurang dari F3
			Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-2	P-3				Kurang dari P-3
PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)						
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(14)	(15)	(16)	(2)	(1)	
1	Tagihan Kepada Pemerintah		-	-	-	-	-	-	-	-	-	-	-	-	18,853,650	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik		-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank		586,674	278,456	1,001,319	-	-	-	-	-	-	-	-	-	78,504	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal														-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial														-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan														40,139,227	Pensioners/other institutions' employees	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel														6,047,382	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi		280,655	20,106	77,857	549,228	-	-	-	-	-	-	-	-	14,244,098	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo														330,912	Past due claims	10
11	Aset Lainnya														6,562,906	Other assets	11
	TOTAL		867,329	298,561	1,079,175	549,228	-	-	-	-	-	-	-	-	86,256,679	TOTAL	

30 Juni / June 2017																	
No.	Kategori Portofolio	Lembaga Pemeringkat / Rating Agencies	Tagihan Bersih / Net Claims											Tanpa Peringkat / Unrated	Portfolio Category	No.	
			Peringkat Jangka panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating							
			Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3				Kurang dari A-3
			Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3				Kurang dari F3
			Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-2	P-3				Kurang dari P-3
PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)						
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(14)	(15)	(16)	(2)	(1)	
1	Tagihan Kepada Pemerintah		-	-	-	-	-	-	-	-	-	-	-	-	17,577,263	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik		-	68,635	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank		694,905	265,475	2,381,788	-	-	-	-	-	-	-	-	-	277	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal														-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial														-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan														41,014,926	Pensioners/other institutions' employees	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel														6,662,775	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi		229,500	186,596	165,807	-	-	-	-	-	-	-	-	-	12,980,710	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo														294,245	Past due claims	10
11	Aset Lainnya														6,158,972	Other assets	11
	TOTAL		924,405	520,706	2,547,595	-	-	-	-	-	-	-	-	-	84,689,168	TOTAL	

Tabel 7.b. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Konsolidasi dengan Entitas Anak
Table 7.b. Net Claims Disclosure based on Portfolio Category and Rating Scale - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

30 Juni / June 2018																	
No.	Kategori Portofolio	Lembaga Pemeringkat / Rating Agencies	Tagihan Bersih / Net Claims												Tanpa Peringkat / Unrated	Portfolio Category	No.
			Peringkat Jangka panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating							
			Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3	Kurang dari A-3			
			Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3	Kurang dari F3			
			Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-2	P-3	Kurang dari P-3			
PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)						
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(14)	(15)	(16)	(2)	(1)	
1	Tagihan Kepada Pemerintah		-	-	-	-	-	-	-	-	-	-	-	21,820,753	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik		-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank		706,980	278,461	1,001,319	-	-	-	-	-	-	-	-	198,504	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal													-	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial													-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan													40,139,227	Pensioners/Other institutions' employees	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													12,844,435	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi		280,655	20,106	77,857	549,228	-	-	-	-	-	-	-	14,244,098	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo													331,484	Past due claims	10	
11	Aset Lainnya													7,185,227	Other assets	11	
	TOTAL		987,635	298,566	1,079,175	549,228	-	-	-	-	-	-	-	96,763,727	TOTAL		

30 Juni / June 2017																	
No.	Kategori Portofolio	Lembaga Pemeringkat / Rating Agencies	Tagihan Bersih / Net Claims												Tanpa Peringkat / Unrated	Portfolio Category	No.
			Peringkat Jangka panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating							
			Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3	Kurang dari A-3			
			Fitch Rating	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3	Kurang dari F3			
			Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-2	P-3	Kurang dari P-3			
PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)						
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(14)	(15)	(16)	(2)	(1)	
1	Tagihan Kepada Pemerintah		-	-	-	-	-	-	-	-	-	-	-	19,293,734	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik		-	68,635	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank		719,111	265,475	2,381,788	-	-	-	-	8	-	-	-	277	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal													-	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial													-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan													41,014,926	Pensioners/Other institutions' employees	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													12,333,448	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi		229,500	186,596	165,807	-	-	-	-	-	-	-	-	12,980,710	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo													294,628	Past due claims	10	
11	Aset Lainnya													6,772,477	Other assets	11	
	TOTAL		948,611	520,706	2,547,595	-	-	-	-	8	-	-	-	92,690,200	TOTAL		

Tabel 8.a.1. Pengungkapan Risiko Kegagalan Pihak Lawan (Transaksi Derivatif *Over the Counter*) - Bank Secara Individu
Tabel 8.a.1. Counterparty Credit Risk Disclosure (*Over the Counter Derivative Transaction*) - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No	Variable yang Mendasari	30 Juni / June 2018								30 Juni / June 2017								Underlying Variable	No
		Nilai Nosional / <i>Notional Amount</i>			Tagihan Derivatif / <i>Derivatives Assets</i>	Kewajiban Derivatif / <i>Derivatives Liabilities</i>	Tagihan Bersih sebelum MRK / <i>Net Claims before CRM</i>	MRK / <i>CRM</i>	Tagihan Bersih setelah MRK / <i>Net Claimes post CRM</i>	Nilai Nosional / <i>Notional Amount</i>			Tagihan Derivatif / <i>Derivatives Assets</i>	Kewajiban Derivatif / <i>Derivatives Liabilities</i>	Tagihan Bersih sebelum MRK / <i>Net Claims before CRM</i>	MRK / <i>CRM</i>	Tagihan Bersih setelah MRK / <i>Net Claimes post CRM</i>		
		< 1 Tahun / < 1 Year	> 1 Tahun - < 5 Tahun / > 1 Year - < 5 Years	> 5 Tahun / > 5 years						< 1 Tahun / < 1 Year	> 1 Tahun - < 5 Tahun / > 1 Year - < 5 Years	> 5 Tahun / > 5 years							
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(14)	(15)	(16)	(17)	(18)	(19)	(2)	(1)
1	Suku Bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interest Rate	1
2	Nilai Tukar	8,082,120	-	-	49,811	14,975	133,017	-	133,017	3,571,700	-	-	1,098	3,843	28,419	-	28,419	Exchange Rate	2
3	Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others	3
	Total	8,082,120	-	-	49,811	14,975	133,017	-	133,017	3,571,700	-	-	1,098	3,843	28,419	-	28,419	Total	

Tabel 8.b.1. Pengungkapan Risiko Kegagalan Pihak Lawan (Transaksi Repo) - Bank Secara Individu
Tabel 8.b.1. Counterparty Credit Risk Disclosure (Repo Transaction) - Bank Stand Alone

NIHIL / NIL

Tabel 8.c.1. Pengungkapan Risiko Kegagalan Pihak Lawan (Transaksi Reverse Repo) - Bank Secara Individual
Table 8.c.1. Counterparty Credit Risk Disclosure (Reverse Repo Transaction) - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2018				30 Juni / June 2017				Portfolio Category	No.
		Nilai Wajar Tagihan / Fair Value	Nilai MRK / Credit Risk Mitigation (CRM)	Tagihan Bersih setelah MRK / Net Claims post CRM	ATMR setelah MRK / RWA post CRM	Nilai Wajar Tagihan / Fair Value	Nilai MRK / Credit Risk Mitigation (CRM)	Tagihan Bersih setelah MRK / Net Claims post CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(2)	(1)
1	Tagihan Kepada Pemerintah	3,175,817	-	-	-	1,281,724	-	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	Claims on Bank	4
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5
6	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	Claims on Corporate	6
	Total	3,175,817	-	-	-	1,281,724	-	-	-	Total	

Tabel 8.a.2. Pengungkapan Risiko Kegagalan Pihak Lawan (Transaksi Derivatif *Over the Counter*) - Bank Secara Konsolidasi dengan Entitas Anak
 Tabel 8.a.2. Counterparty Credit Risk Disclosure (*Over the Counter Derivative Transaction*) - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

No	Variable yang Mendasari	30 Juni / June 2018							30 Juni / June 2017							Underlying Variable	No			
		Nilai Nosalional / Notional Amount			Tagihan Derivatif / Derivatives Assets	Kewajiban Derivatif / Derivatives Liabilities	Tagihan Bersih sebelum MRK / Net Claims before CRM	MRK / CRM	Tagihan Bersih setelah MRK / Net Claims	Nilai Nosalional / Notional Amount			Tagihan Derivatif / Derivatives Assets	Kewajiban Derivatif / Derivatives Liabilities	Tagihan Bersih sebelum MRK / Net Claims before CRM			MRK / CRM	Tagihan Bersih setelah MRK / Net Claims	
		< 1 Tahun / < 1 Year	> 1 Tahun - < 5 Tahun / > 1 Year - < 5 Years	> 5 Tahun / > 5 years						< 1 Tahun / < 1 Year	> 1 Tahun - < 5 Tahun / > 1 Year - < 5 Years	> 5 Tahun / > 5 years								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
1	Suku Bunga	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Interest Rate	1
2	Nilai Tukar	8,082,120	-	-	49,811	14,975	133,017	-	133,017	3,571,700	-	-	1,098	3,843	28,419	-	28,419	28,419	Exchange Rate	2
3	Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others	3
4	Emas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Gold	4
5	Logam selain Emas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Other Coins	5
6	Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Others	6
	Total	8,082,120	-	-	49,811	14,975	133,017	-	133,017	3,571,700	-	-	1,098	3,843	28,419	-	28,419	28,419	Total	

Tabel 8.b.2. Pengungkapan Risiko Kegagalan Pihak Lawan (Transaksi Repo) - Bank Secara Konsolidasi dengan Entitas Anak
Tabel 8.b.2. Counterparty Credit Risk Disclosure (Repo Transaction) - Consolidated Bank and Subsidiary

NIHIL / NIL

Tabel 8.c.2. Pengungkapan Risiko Kegagalan Pihak Lawan (Transaksi Reverse Repo) - Bank Secara Konsolidasi dengan Entitas Anak
Table 8.c.2. Counterparty Credit Risk Disclosure (Reverse Repo Transaction) - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2018				30 Juni / June 2017				Portfolio Category	No.
		Nilai Wajar Tagihan / Fair Value	Nilai MRK / Credit Risk Mitigation (CRM)	Tagihan Bersih setelah MRK / Net Claims Post CRM	ATMR setelah MRK / RWA post CRM	Nilai Wajar Tagihan / Fair Value	Nilai MRK / Credit Risk Mitigation (CRM)	Tagihan Bersih setelah MRK / Net Claims post CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(2)	(1)
1	Tagihan Kepada Pemerintah	3,175,817	-	-	-	2,070,514	-	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	Claims on Bank	4
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5
6	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	Claims on Corporate	6
	Total	3,175,817	-	-	-	2,070,514	-	-	-	Total	

Tabel 9.a. Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank Secara Individual
Table 9.a. Net Claims based on Risk Weight post Credit Risk Mitigation - Bank Stand Alone

(dalam jutaan Rupiah / In million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2018											ATMR / RWA	Beban Modal / Capital Charge	30 Juni / June 2017											ATMR / RWA	Beban Modal / Capital Charge	Portfolio Category	No.
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Claims post Credit Risk Mitigation													Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Claims post Credit Risk Mitigation														
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya / Others	0%			20%	35%	40%	45%	50%	75%	100%	150%	Lainnya / Others						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)		
A	Eksposur Neraca																										Balance Sheet Exposures	A	
1	Tagihan Kepada Pemerintah	15,661,712	-	-	-	-	-	-	-	-	-	-	-	16,295,539	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	68,635	-	-	-	-	-	-	-	-	-	13,727	1,098	-	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank	-	1,828,057	-	-	-	-	-	-	-	-	365,611	29,249	3,314,026	-	-	-	-	-	-	-	-	-	662,806	53,024	-	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	-	40,139,226	20,069,613	1,605,569	-	-	-	-	-	41,014,926	-	-	-	-	20,507,462	1,640,597	-	Pensioners/Other institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	37,494	-	-	-	-	-	-	-	-	4,514,915	361,193	57,769	-	-	-	-	-	6,605,006	-	-	-	4,965,308	397,225	-	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi	138,940	300,866	-	-	-	-	77,857	-	14,569,123	-	14,668,225	1,173,458	204,131	416,096	-	-	-	165,807	-	12,776,579	-	12,942,702	1,035,416	-	Claims on Corporate	9		
10	Tagihan yang Telah Jatuh Tempo	-	1,292	-	-	-	-	-	-	-	329,620	494,688	39,575	98	-	-	-	-	-	-	-	294,147	-	441,240	35,299	Past due claims	10		
11	Aset Lainnya	2,006,407	-	-	-	-	-	-	-	4,556,477	22	4,556,511	364,521	1,581,513	-	-	-	-	-	4,577,437	22	-	4,577,470	366,198	-	Other assets	11		
	Total Eksposur Neraca	17,807,058	2,167,709	-	-	-	-	40,217,083	6,009,888	19,125,601	329,642	44,669,563	3,573,565	18,081,183	3,856,624	-	-	-	41,180,733	6,605,006	17,354,016	294,169	44,110,715	3,528,857	-	Total Balance Sheet Exposures	B		
B	Eksposur Kewajiban Kontinjen/Kontinjensi pada Transaksi Rekening Administratif																										Off-Balance Sheet Exposures	B	
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	85,157	-	85,157	6,813	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Past due claims	10	
	Total Eksposur TRA	-	-	-	-	-	-	-	-	85,157	-	85,157	6,813	-	-	-	-	-	-	-	-	-	-	-	-	-	Total Off-Balance Sheet Exposures	C	
C	Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)																										Counterparty Credit Risk	C	
1	Tagihan Kepada Pemerintah	3,191,938	-	-	-	-	-	-	-	-	-	-	-	1,281,724	-	-	-	-	-	-	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	1	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank	-	116,896	-	-	-	-	-	-	-	-	23,379	1,870	28,419	-	-	-	-	-	-	-	-	-	5,763	461	-	Claims on Bank	4	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5	
6	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Corporate	6	
	Total Eksposur Counterparty Credit Risk	3,191,938	116,896	-	-	-	-	-	-	-	-	23,379	1,870	1,281,724	28,419	-	-	-	-	-	-	-	-	5,763	461	-	Total Counterparty Credit Risk Exposures		

Tabel 9.b. Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank Secara Konsolidasi dengan Entitas Anak
 Table 9.b. Net Claims based on Risk Weight post Credit Risk Mitigation - Consolidated Bank and Subsidiary

		30 Juni / June 2018											30 Juni / June 2017																
No.	Kategori Portofolio	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Claims post Credit Risk Mitigation										ATMR / RWA	Beban Modal / Capital Charge	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Claims post Credit Risk Mitigation										ATMR / RWA	Beban Modal / Capital Charge	Portfolio Category	No.		
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya / Others			0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya / Others						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)		
A	Eksposur Neraca																										Balance Sheet Exposures	A	
1	Tagihan Kepada Pemerintah	18,628,814	-	-	-	-	-	-	-	-	-	-	-	17,223,220	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	-	68,635	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3		
4	Tagihan Kepada Bank	-	2,068,368	-	-	-	-	-	-	-	-	413,674	33,094	-	3,338,240	-	-	-	-	-	-	-	-	-	-	Claims on Bank	4		
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5		
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6		
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	40,139,226	-	-	-	20,069,613	1,605,569	-	-	-	-	-	41,014,926	-	-	-	-	-	20,507,462	1,640,597	Pensioners/Other institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	37,494	-	-	-	-	-	12,806,941	-	-	-	9,612,705	769,016	-	57,769	-	-	-	-	12,275,679	-	-	-	-	9,218,313	737,465	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	138,940	300,866	-	-	-	-	77,857	-	14,569,123	-	14,668,225	1,173,458	204,131	416,096	-	-	-	165,807	-	12,776,579	-	-	-	-	12,942,702	1,035,416	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	-	1,292	-	-	-	-	-	-	573	332,873	-	495,261	39,621	98	-	-	-	-	-	-	-	-	-	-	441,815	35,345	Past due claims	10
11	Aset Lainnya	2,320,871	-	-	-	-	-	-	-	-	-	4,864,335	22	-	4,864,369	389,150	1,724,862	-	-	-	-	-	-	-	-	5,047,593	22	Other assets	11
	Total Eksposur Neraca	21,088,624	2,408,020	-	-	-	-	40,217,083	12,806,941	19,434,032	332,895	-	50,123,846	4,009,908	19,152,213	3,880,838	-	-	-	41,180,733	12,275,679	17,824,172	294,552	-	48,839,293	3,907,143	Total Balance Sheet Exposures		
B	Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif																										Off-Balance Sheet Exposures	B	
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Bank	4	
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5	
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6	
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	7	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	8	
9	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	85,157	-	85,157	6,813	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Corporate	9	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Past due claims	10	
	Total Eksposur TRA	-	-	-	-	-	-	-	-	85,157	-	85,157	6,813	-	-	-	-	-	-	-	-	-	-	-	-	-	Off-Balance Sheet Exposures		
C	Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)																										Counterparty Credit Risk	C	
1	Tagihan Kepada Pemerintah	3,191,938	-	-	-	-	-	-	-	-	-	-	-	2,070,514	-	-	-	-	-	-	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	1	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank	-	116,896	-	-	-	-	-	-	-	-	23,379	1,870	-	28,419	-	-	-	-	-	-	-	-	-	-	-	Claims on Bank	4	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5	
6	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Corporate	6	
	Total Eksposur Counterparty Credit Risk	3,191,938	116,896	-	-	-	-	-	-	-	-	23,379	1,870	2,070,514	28,419	-	-	-	-	-	-	-	-	-	-	5,763	461	Total Counterparty Credit Risk Exposures	

Tabel 10.a. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank Secara Individual
Table 10.a. Net Claims and Credit Risk Mitigation Techniques - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2018						30 Juni / June 2017						Portfolio Category	No.
		Tagihan Bersih/ Net Claims	Bagian yang dijamin / Claims guaranteed by:				Bagian yang tidak dijamin / Claims not guaranteed	Tagihan Bersih/ Net Claims	Bagian yang dijamin / Claims guaranteed by:				Bagian yang tidak dijamin / Claims not guaranteed		
			Agunan / Collateral	Garansi / Guarantee letter	Asuransi Kredit / Credit Insurance	Lainnya/Others			Agunan / Collateral	Garansi / Guarantee letter	Asuransi Kredit / Credit Insurance	Lainnya/Others			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(3)-(4)+(5)+(6)+(7)	(9)	(10)	(11)	(12)	(13)	(14)=(9)-(10)+(11)+(12)+(13)	(2)	(1)
A	Eksposur Neraca													Balance Sheet Exposures	A
1	Tagihan Kepada Pemerintah	15,661,712	-	-	-	-	15,661,712	16,295,539	-	-	-	-	16,295,539	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	68,635	-	-	-	-	68,635	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	1,828,057	-	-	-	-	1,828,057	3,314,026	-	-	-	-	3,314,026	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	40,139,226	-	-	-	-	40,139,226	41,014,926	-	-	-	-	41,014,926	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	6,047,382	-	-	37,494	-	6,009,888	6,662,775	-	-	57,769	-	6,605,006	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	15,086,786	138,940	-	105	-	14,947,741	13,562,613	204,131	-	-	-	13,358,482	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	330,911	-	-	1,292	-	329,620	294,245	-	-	98	-	294,147	Past due claims	10
11	Aset Lainnya	6,562,906	-	-	-	-	6,562,906	6,158,972	-	-	-	-	6,158,972	Other assets	11
	Total Eksposur Neraca	85,656,981	138,940	-	38,891	-	85,479,150	87,371,731	204,131	-	57,867	-	87,109,733	Total Balance Sheet Exposures	
B	Eksposur Rekening Administratif													Off-Balance Sheet Exposures	B
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	85,157	-	-	-	-	85,157	-	-	-	-	-	-	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	Past due claims	10
	Total Eksposur Rekening Administratif	85,157	-	-	-	-	85,157	-	-	-	-	-	-	Total Off-Balance Sheet Exposures	
C	Eksposur Counterparty Credit Risk													Counterparty Credit Risk Exposures	C
1	Tagihan Kepada Pemerintah	3,191,938	3,191,938	-	-	-	-	1,281,724	-	-	-	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	116,896	-	-	-	-	116,896	28,419	-	-	-	-	28,419	Claims on Bank	4
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5
6	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Corporate	6
	Total Eksposur Counterparty Credit Risk	3,308,834	3,191,938	-	-	-	116,896	1,310,143	-	-	-	-	28,419	Total Counterparty Credit Risk Exposures	
	Total (A+B+C)	89,050,972	3,330,878	-	38,891	-	85,681,203	88,681,874	204,131	-	57,867	-	87,138,152	Total (A+B+C)	

Tabel 10.b. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank Secara Konsolidasi dengan Entitas Anak

Table 10.b. Net Claims and Credit Risk Mitigation Techniques - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2018						30 Juni / June 2017						Portfolio Category	No.
		Tagihan Bersih/ Net Claims	Bagian yang dijamin / Claims guaranteed by:				Bagian yang tidak dijamin / Claims not guaranteed	Tagihan Bersih/ Net Claims	Bagian yang dijamin / Claims guaranteed by:				Bagian yang tidak dijamin / Claims not guaranteed		
			Agunan / Collateral	Garansi / Guarantee letter	Asuransi Kredit / Credit Insurance	Lainnya/Others			Agunan / Collateral	Garansi / Guarantee letter	Asuransi Kredit / Credit Insurance	Lainnya/Others			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(3)-(4)+(5)+(6)+(7)	(9)	(10)	(11)	(12)	(13)	(14)=(9)-(10)+(11)+(12)+(13)	(2)	(1)
A	Eksposur Neraca													Balance Sheet Exposures	A
1	Tagihan Kepada Pemerintah	18,628,815	-	-	-	-	18,628,814.56	17,223,220	-	-	-	-	17,223,220	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	68,635	-	-	-	-	68,635	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	2,068,368	-	-	-	-	2,068,367.91	3,338,240	-	-	-	-	3,338,240	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	40,139,226	-	-	-	-	40,139,226.30	41,014,926	-	-	-	-	41,014,926	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	12,844,435	-	-	37,494	-	12,806,941.26	12,333,448	-	-	57,769	-	12,275,679	Claims on Micro, Small and Retail Portofolio	8
9	Tagihan kepada Korporasi	15,086,786	138,940	-	105	-	14,947,741.09	13,562,613	204,131	-	-	-	13,358,482	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	331,483	-	-	1,292	-	330,191.78	294,628	-	-	98	-	294,530	Past due claims	10
11	Aset Lainnya	7,185,227	-	-	-	-	7,185,227.37	6,772,477	-	-	-	-	6,772,477	Other assets	11
	Total Eksposur Neraca	96,284,341	138,940	-	38,891	-	96,106,510	94,608,187	204,131	-	57,867	-	94,346,189	Total Balance Sheet Exposures	
B	Eksposur Rekening Administratif													Off-Balance Sheet Exposures	B
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portofolio	8
9	Tagihan kepada Korporasi	85,157	-	-	-	-	85,157	-	-	-	-	-	-	Claims on Corporate	9
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	-	-	-	Past due claims	10
	Total Eksposur Rekening Administratif	85,157	-	-	-	-	85,157	-	-	-	-	-	-	Total Off-Balance Sheet Exposures	
C	Eksposur Counterparty Credit Risk													Counterparty Credit Risk Exposures	C
1	Tagihan Kepada Pemerintah	3,191,938	3,191,938	-	-	-	-	2,070,514	-	-	-	-	2,070,514	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	116,896	-	-	-	-	116,896	28,419	-	-	-	-	28,419	Claims on Bank	4
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Micro, Small and Retail Portofolio	5
6	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Corporate	6
	Total Eksposur Counterparty Credit Risk	3,308,834	3,191,938	-	-	-	116,896	2,098,933	-	-	-	-	2,098,933	Total Counterparty Credit Risk Exposures	
	Total (A+B+C)	99,678,332	3,330,878	-	38,891	-	96,308,563	96,707,120	204,131	-	57,867	-	96,445,122	Total (A+B+C)	

Tabel 11.a. Pengungkapan Transaksi Sekuritisasi Aset - Bank Secara Individu
Tabel 11.a. Asset Securitization Disclosure - Bank Stand Alone

NIHIL / NIL

Tabel 11.b. Pengungkapan Transaksi Sekuritisasi Aset - Bank Secara Konsolidasi dengan Entitas Anak
Tabel 11.b. Asset Securitization Disclosure - Consolidated Bank and Subsidiary

NIHIL / NIL

Tabel 12.a. Pengungkapan Ringkasan Aktivitas Transaksi Sekuritisasi Aset dalam hal Bank bertindak sebagai Kreditur Awal - Bank Secara Individu
Tabel 12.a. Summary of Transaction Activity of Asset Securitization in case the Bank acts as the Initial Creditor Disclosure - Bank Stand Alone

NIHIL / NIL

Tabel 12.b. Pengungkapan Ringkasan Aktivitas Transaksi Sekuritisasi Aset dalam hal Bank bertindak sebagai Kreditur Awal - Bank Secara Konsolidasi dengan Entitas Anak
Tabel 12.b. Summary of Transaction Activity of Asset Securitization in case the Bank acts as the Initial Creditor Disclosure - Consolidated Bank and Subsidiary

NIHIL / NIL

Tabel 13.a. Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank Secara Individual
Tabel 13.a. Credit Risk Risk Weighted Assets Calculation using Standardized Approach- Bank Stand Alone

Tabel 13.a.1. Pengungkapan Eksposur Aset di Neraca / Table 12.a.1. Asset Exposures

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2018			30 Juni / June 2017			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Tagihan Kepada Pemerintah	15,661,712	-	-	16,295,539	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	68,635	13,727	13,727	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	1,828,057	365,611	365,611	3,314,026	662,806	662,806	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	40,139,226	20,069,613	20,069,613	41,014,926	20,507,463	20,507,462	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	6,047,382	4,535,537	4,514,915	6,662,775	4,997,081	4,965,308	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	15,086,786	14,807,249	14,668,225	13,562,613	13,146,833	12,942,702	Claims on Corporate	9
10	Tagihan yang telah jatuh tempo	330,911	496,367	494,688	294,245	441,368	441,240	Past due claims	10
11	Aset Lainnya	6,562,906	-	4,556,511	6,158,972	-	4,577,470	Other assets	11
	Total	85,656,981	40,274,378	44,669,563	87,371,731	39,769,278	44,110,715	Total	

Tabel 13.a.2. Pengungkapan Eksposur Kewajiban Komitmen / Kontinjensi pada Transaksi Rekening Admisnistratif / Table 12.a.2. Off Balance Sheet Exposures

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2018			30 Juni / June 2017			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	-	-	-	-	-	-	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	85,157	85,157	85,157	-	-	-	Claims on Corporate	9
10	Tagihan yang telah jatuh tempo	-	-	-	-	-	-	Past due claims	10
	Total	85,157	85,157	85,157	-	-	-	Total	

Tabel 13.a.3. Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (counterparty credit risk) / Table 12.a.3. Counterparty Credit Risk Exposures

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2018			30 Juni / June 2017			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)	(2)	(1)
1	Tagihan Kepada Pemerintah	3,191,938	-	-	1,281,724	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	116,896	-	23,379	28,419	5,684	5,684	Claims on Bank	4
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5
6	Tagihan kepada Korporasi	-	-	-	-	-	-	Claims on Corporate	6
7	Eksposure terimbang dari Credit Valuation Adjustment (CVA)	-	-	546	-	-	79	Credit Valuation Adjustment Weighted Average	7
	Total	3,308,834	-	23,925	1,310,143	5,684	5,763	Total	

Tabel 13.a.4. Eksposur Risiko Settlement / Table 12.a.4. Settlement Risk Exposures

(dalam jutaan Rupiah / in million Rupiah)

No	Jenis Transaksi	30 Juni / June 2018			30 Juni / June 2017			Transaction Type	No
		Nilai Eksposur / Exposure	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	Nilai Eksposur / Exposure	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA		
1.	Delivery versus payment	-	-	-	-	-	-	Delivery versus payment	1.
	a. Beban Modal 8% (5-15 hari)	-	-	-	-	-	-	a. 8% capital charge (5-15 days)	
	b. Beban Modal 50% (16-30 hari)	-	-	-	-	-	-	b. 50% capital charge (16-30 days)	
	c. Beban Modal 75% (31-45 hari)	-	-	-	-	-	-	c. 75% capital charge (31-45 days)	
	d. Beban Modal 100% (lebih dari 45 hari)	-	-	-	-	-	-	d. 100% capital charge (more than 45 days)	
2.	Non-delivery versus payment	-	-	-	-	-	-	Non delivery versus payment	2.
	Total	-	-	-	-	-	-	Total	

Tabel 13.a.5. Pengungkapan Eksposur Sekuritisasi Table / Table 12.a.5. Securitisation Exposures

(dalam jutaan Rupiah / in million Rupiah)

No	Jenis Transaksi	30 Juni / June 2018		30 Juni / June 2017		Transaction Type	No
		Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA		
1.	Fasilitas Kredit Pendukung yang memenuhi persyaratan	-	-	-	-	Eligible credit facility	1.
2.	Fasilitas Kredit Pendukung yang tidak memenuhi persyaratan	-	-	-	-	Non-eligible credit facility	2.
3.	Fasilitas Likuiditas yang memenuhi persyaratan	-	-	-	-	Eligible liquidity facility	3.
4.	Fasilitas Likuiditas yang tidak memenuhi persyaratan	-	-	-	-	Non-eligible liquidity facility	4.
5.	Pembelian Efek Beragun Aset yang memenuhi persyaratan	-	-	-	-	Eligible Asset-Backed Securities purchases	5.
6.	Pembelian Efek Beragun Aset yang tidak memenuhi persyaratan	-	-	-	-	Non-eligible Asset-Backed Securities purchases	6.
7.	Eksposur Sekuritisasi yang tidak tercakup dalam ketentuan Bank Indonesia mengenai prinsip-prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum.	-	-	-	-	Other securitisation exposure which not included in Bank Indonesia regulation regarding prudent principles in undergoing assets securitisation activities in banking industries	7.
	Total	-	-	-	-	Total	

Tabel 13.a.6. Pengungkapan Total Pengukuran Risiko Kredit / Table 12.a.6. Credit Risk Exposure

(dalam jutaan Rupiah / in million Rupiah)

	30 Juni / June 2018	30 Juni / June 2017	
TOTAL ATMR RISIKO KREDIT	44,778,645	44,116,478	TOTAL CREDIT RISK RWA
TOTAL FAKTOR PENGURANG MODAL	-	-	TOTAL CAPITAL DEDUCTION FACTOR

Tabel 13.b. Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank Secara Konsolidasi dengan Entitas Anak
Tabel 13.b. Credit Risk Weighted Assets Calculation using Standardized Approach - Consolidated Bank and Subsidiary

Tabel 13.b.1. Pengungkapan Eksposur Aset di Neraca / Table 12.b.1. Asset Exposures

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2018			30 Juni / June 2017			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Tagihan Kepada Pemerintah	18,628,815	-	-	17,223,220	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	68,635	13,727	13,727	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	2,068,368	413,673	413,673	3,338,240	667,648	667,648	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	40,139,226	20,069,613	20,069,613	41,014,926	20,507,463	20,507,463	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	12,844,435	9,633,327	9,612,705	12,333,448	9,250,086	9,218,313	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	15,086,786	14,807,249	14,668,225	13,562,613	13,146,833	12,942,702	Claims on Corporate	9
10	Tagihan yang telah jatuh tempo	331,483	496,939	495,260	294,628	441,943	441,815	Past due claims	10
11	Aset Lainnya	7,185,227	-	4,864,369	6,772,477	-	5,047,626	Other assets	11
	Total	96,284,341	45,420,802	50,123,845	94,608,187	44,027,699	48,839,293	Total	

Tabel 13.b.2. Pengungkapan Eksposur Kewajiban Komitmen / Kontinjensi pada Transaksi Rekening Admisnistratif / Table 12.b.2. Off Balance Sheet Exposures

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2018			30 Juni / June 2017			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	-	-	-	-	-	-	Claims on Bank	4
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Secured by Residential Property	5
6	Kredit Beragun Properti Komersial	-	-	-	-	-	-	Secured by Commercial Real Estate	6
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	Pensioners/Other institutions' employees loans	7
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	8
9	Tagihan kepada Korporasi	85,157	85,157	85,157	-	-	-	Claims on Corporate	9
10	Tagihan yang telah jatuh tempo	-	-	-	-	-	-	Past due claims	10
	Total	85,157	85,157	85,157	-	-	-	Total	

Tabel 13.b.3. Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (counterparty credit risk) / Table 12.b.3. Counterparty Credit Risk Exposures

(dalam jutaan Rupiah / in million Rupiah)

No.	Kategori Portofolio	30 Juni / June 2018			30 Juni / June 2017			Portfolio Category	No.
		Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM	Tagihan Bersih / Net Claims	ATMR sebelum MRK / RWA pre CRM	ATMR setelah MRK / RWA post CRM		
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)	(2)	(1)
1	Tagihan Kepada Pemerintah	3,191,938	-	-	2,070,514	-	-	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	116,896	-	23,379	28,419	5,684	5,684	Claims on Bank	4
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	Claims on Micro, Small and Retail Portfolio	5
6	Tagihan kepada Korporasi	-	-	-	-	-	-	Claims on Corporate	6
7	Eksposure tertimbang dari Credit Valuation Adjustment (CVA)	-	-	546	-	-	79	Credit Valuation Adjustment Weighted Average	7
	Total	3,308,834	-	23,925	2,098,933	5,684	5,763	Total	

Tabel 13.b.4. Eksposur Risiko Settlement / Table 12.b.4. Settlement Risk Exposures

(dalam jutaan Rupiah / in million Rupiah)

No	Jenis Transaksi	30 Juni / June 2018			30 Juni / June 2017			Transaction Type	No
		Nilai Eksposur / Exposure	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	Nilai Eksposur / Exposure	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA		
1.	Delivery versus payment	-	-	-	-	-	-	Delivery versus payment	1.
	a.Beban Modal 8% (5-15 hari)	-	-	-	-	-	-	a. 8% capital charge (5-15 days)	
	b.Beban Modal 50% (16-30 hari)	-	-	-	-	-	-	b. 50% capital charge (16-30 days)	
	c.Beban Modal 75% (31-45 hari)	-	-	-	-	-	-	c. 75% capital charge (31-45 days)	
	d.Beban Modal 100% (lebih dari 45 hari)	-	-	-	-	-	-	d. 100% capital charge (more than 45 days)	
2.	Non-delivery versus payment	-	-	-	-	-	-	Non delivery versus payment	2.
	Total	-	-	-	-	-	-	Total	

Tabel 13.b.5. Pengungkapan Eksposur Sekuritisasi Table / Table 12.b.5. Securitisation Exposures

(dalam jutaan Rupiah / in million Rupiah)

No	Jenis Transaksi	30 Juni / June 2018		30 Juni / June 2017		Transaction Type	No
		Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA	Faktor Pengurang Modal / Capital Deduction Factor	ATMR / RWA		
1.	Fasilitas Kredit Pendukung yang memenuhi persyaratan	-	-	-	-	Eligible credit facility	1.
2.	Fasilitas Kredit Pendukung yang tidak memenuhi persyaratan	-	-	-	-	Non-eligible credit facility	2.
3.	Fasilitas Likuiditas yang memenuhi persyaratan	-	-	-	-	Eligible liquidity facility	3.
4.	Fasilitas Likuiditas yang tidak memenuhi persyaratan	-	-	-	-	Non-eligible liquidity facility	4.
5.	Pembelian Efek Beragun Aset yang memenuhi persyaratan	-	-	-	-	Eligible Asset-Backed Securities purchases	5.
6.	Pembelian Efek Beragun Aset yang tidak memenuhi persyaratan	-	-	-	-	Non-eligible Asset-Backed Securities purchases	6.
7.	Eksposur Sekuritisasi yang tidak tercakup dalam ketentuan Bank Indonesia mengenai prinsip-prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum.	-	-	-	-	Other securitisation exposure which not included in Bank Indonesia regulation regarding prudent principles in undergoing assets securitisation activities in banking industries	7.
	Total	-	-	-	-	Total	

Tabel 13.b.6. Pengungkapan Total Pengukuran Risiko Kredit / Table 12.b.6. Credit Risk Exposure

(dalam jutaan Rupiah / in million Rupiah)

	30 Juni / June 2018	30 Juni / June 2017	
TOTAL ATMR RISIKO KREDIT	50,232,927	48,845,057	TOTAL CREDIT RISK RWA
TOTAL FAKTOR PENGURANG MODAL	-	-	TOTAL CAPITAL DEDUCTION FACTOR

Tabel 14. Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar
Table 14. Market Risk Disclosure using Standardized Approach

(dalam jutaan Rupiah / in million Rupiah)

No	Jenis Risiko	30 Juni / June 2018				30 Juni / June 2017				Risk Type	No	
		Individual / Stand Alone		Konsolidasian / Consolidated		Individual / Stand Alone		Konsolidasian / Consolidated				
		Beban Modal / Capital Charge	ATMR / RWA	Beban Modal / Capital Charge	ATMR / RWA	Beban Modal / Capital Charge	ATMR / RWA	Beban Modal / Capital Charge	ATMR / RWA			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(2)	(1)	
1	Risiko Suku Bunga										Interest Rate Risk	1
	a. Risiko Spesifik	-	-	-	-	-	-	-	-	-	a. Specific Risk	
	b. Risiko Umum	-	-	-	-	-	-	-	-	-	b. General Risk	
2	Risiko Nilai Tukar	3,772	47,150	3,772	47,150	2,178	27,220	2,178	27,220	Foreign Exchange Risk	2	
3	Risiko Ekuitas	-	-	-	-	-	-	-	-	-	Equity Risk	3
4	Risiko Komoditas	-	-	-	-	-	-	-	-	-	Comodity Risk	4
5	Risiko Option	-	-	-	-	-	-	-	-	-	Option Risk	5
	Total	3,772	47,150	3,772	47,150	2,178	27,225	2,178	27,225	Total		

Tabel 15. Pengungkapan Interest Rate Risk Banking Book
Table 15. Interest Rate Risk Banking Book Disclosure

a. Perhitungan sensitivitas suku bunga terhadap pendapatan bunga bersih / Interest rate sensitivity to net interest income calculation

No.	Keterangan	Earning Approach		Remarks	No.
		30 Juni / June 2018	30 Juni / June 2017		
1.	Dampak atas shock kenaikan suku bunga 200 bp secara paralel	(504)	(840,346)	The impact due to interest rate increase of 200 bp (parallel)	1.
2.	Dampak atas shock penurunan suku bunga 200 bp secara paralel	504	840,346	The impact due to interest rate decrease of 200 bp (parallel)	2.

b. PV01 atas surat berharga AFS / PV01 of AFS marketable securities

No.	Keterangan	PV01		Remarks	No.
		30 Juni / June 2018	30 Juni / June 2017		
1.	Surat berharga kategori AFS	16	15	Available for sale marketable securities	1.

Tabel 16.a.1. Pengungkapan Profil Maturitas Rupiah - Bank Secara Individual
Table 16.a.1. Maturity Profile in Rupiah Disclosure - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

		30 Juni / June 2018							
No.	Pos-pos	Saldo / Total	Jatuh Tempo / Maturity				Descriptions	No.	
			≤ 1 bulan / < 1 month	> 1 bln s.d. 3 bln / > 1 - 3 months	> 3 bln s.d. 6 bln / > 3 - 6 months	> 6 bln s.d. 12 bln / > 6 -12 months			> 12 bulan / > 12 month
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
I	NERACA							ASSETS	I
A.	Aset							Assets	A.
1.	Kas	2,003,205	2,003,205	-	-	-	-	Cash	1.
2.	Penempatan pada Bank Indonesia	14,445,368	13,166,012	792,266	389,947	97,142	-	Current accounts with Bank Indonesia	2.
3.	Penempatan pada bank lain	624,124	624,124	-	-	-	-	Current accounts with other banks	3.
4.	Surat Berharga	3,829,362	113,282	55,007	675,913	1,550,581	1,434,579	Marketable securities	4.
5.	Kredit yang diberikan	60,894,998	1,370,112	2,075,942	3,119,205	5,563,210	48,766,529	Loans	5.
6.	Tagihan lainnya	-	-	-	-	-	-	Other receivables	6.
7.	Lain-lain	-	-	-	-	-	-	Others	7.
	Total Aset	81,797,056	17,276,736	2,923,215	4,185,065	7,210,933	50,201,109	Total Asset	
B.	Kewajiban							Liabilities	B.
1.	Dana Pihak Ketiga	59,128,137	39,660,758	11,950,887	3,602,796	3,844,363	69,332	Third party fund	1.
2.	Kewajiban pada Bank Indonesia	-	-	-	-	-	-	Liabilities to Bank Indonesia	2.
3.	Kewajiban pada bank lain	244,555	244,555	-	-	-	-	Deposits from other bank	3.
4.	Surat Berharga yang Diterbitkan	2,145,773	350,000	-	600,000	-	1,195,773	Marketable securities	4.
5.	Pinjaman yang Diterima	4,057,112	664,250	-	-	1,341,375	2,051,487	Borrowings	5.
6.	Kewajiban lainnya	-	-	-	-	-	-	Other liabilities	6.
7.	Lain-lain	-	-	-	-	-	-	Others	7.
	Total Kewajiban	65,575,577	40,919,563	11,950,887	4,202,796	5,185,738	3,316,593	Total Liabilities	
	Selisih Aset dengan Kewajiban dalam Neraca	16,221,479	(23,642,828)	(9,027,673)	(17,731)	2,025,195	46,884,516	Net assets (liabilities)	
II	REKENERING ADMINISTRATIF							OFF BALANCE SHEET	II
A.	Tagihan Rekening Administratif							Off Balance Sheet Receivables	A.
1.	Komitmen	-	-	-	-	-	-	Commitment	1.
2.	Kontijensi	-	-	-	-	-	-	Contingencies	2.
	Total Tagihan Rekening Administratif	-	-	-	-	-	-	Total Off Balance Sheet Payable	
B.	Kewajiban Rekening Administratif							Off Balance Sheet Payable	B.
1.	Komitmen	6,327,989	586,530	816,444	2,264,120	1,995,828	665,068	Commitment	1.
2.	Kontijensi	-	-	-	-	-	-	Contingencies	2.
	Total Kewajiban Rekening Administratif	6,327,989	586,530	816,444	2,264,120	1,995,828	665,068	Total Off Balance Sheet Payable	
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif	(6,327,989)	(586,530)	(816,444)	(2,264,120)	(1,995,828)	(665,068)	Net Off Balance Sheet Receivable (Payable)	
	Selisih [(IA-IB)+(IIA-IIB)]	9,893,490	(24,229,358)	(9,844,116)	(2,281,851)	29,367	46,219,448	Net [(IA-IB)+(IIA-IIB)]	
	Selisih Kumulatif	(24,229,358)	(34,073,474)	(36,355,325)	(36,325,958)	9,893,490	Cummulative Differences		

(dalam jutaan Rupiah / in million Rupiah)

		30 Juni / June 2017							
No.	Pos-pos	Saldo / Total	Jatuh Tempo / Maturity				Descriptions	No.	
			≤ 1 bulan / < 1 month	> 1 bln s.d. 3 bln / > 1 - 3 months	> 3 bln s.d. 6 bln / > 3 - 6 months	> 6 bln s.d. 12 bln / > 6 -12 months			> 12 bulan / > 12 month
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
I	NERACA							ASSETS	I
A.	Aset							Assets	A.
1.	Kas	1,578,599	1,578,599	-	-	-	-	Cash	1.
2.	Penempatan pada Bank Indonesia	11,781,779	10,108,205	643,834	981,285	48,455	-	Placements with Bank Indonesia	2.
3.	Penempatan pada bank lain	522,334	522,334	-	-	-	-	Current accounts with other banks	3.
4.	Surat Berharga	3,131,189	114,878	140,065	227,157	941,400	1,707,689	Marketable securities	4.
5.	Kredit yang diberikan	60,566,119	1,120,928	2,194,279	3,316,136	4,574,512	49,360,265	Loans	5.
6.	Tagihan lainnya	-	-	-	-	-	-	Other receivables	6.
7.	Lain-lain	-	-	-	-	-	-	Others	7.
	Total Aset	77,580,021	13,444,945	2,978,179	4,524,578	5,564,366	51,067,954	Total Asset	
B.	Kewajiban							Liabilities	B.
1.	Dana Pihak Ketiga	56,879,900	37,793,486	13,121,601	4,210,399	1,708,617	45,797	Third party fund	1.
2.	Kewajiban pada Bank Indonesia	-	-	-	-	-	-	Liabilities to Bank Indonesia	2.
3.	Kewajiban pada bank lain	887,952	325,711	1,200	561,041	-	-	Deposits from other bank	3.
4.	Surat Berharga yang Diterbitkan	2,472,576	700,000	725,000	-	400,000	647,576	Marketable securities	4.
5.	Pinjaman yang Diterima	3,958,382	649,500	-	1,000,350	998,530	1,310,002	Borrowings	5.
6.	Kewajiban lainnya	-	-	-	-	-	-	Other liabilities	6.
7.	Lain-lain	-	-	-	-	-	-	Others	7.
	Total Kewajiban	64,198,809	39,468,697	13,847,801	5,771,790	3,107,147	2,003,375	Total Liabilities	
	Selisih Aset dengan Kewajiban dalam Neraca	13,381,212	(26,023,752)	(10,869,622)	(1,247,211)	2,457,219	49,064,579	Net assets (liabilities)	
II	REKENERING ADMINISTRATIF							OFF BALANCE SHEET	II
A.	Tagihan Rekening Administratif							Off Balance Sheet Receivables	A.
1.	Komitmen	-	-	-	-	-	-	Commitment	1.
2.	Kontijensi	-	-	-	-	-	-	Contingencies	2.
	Total Tagihan Rekening Administratif	-	-	-	-	-	-	Total Off Balance Sheet Payable	
B.	Kewajiban Rekening Administratif							Off Balance Sheet Payable	B.
1.	Komitmen	4,953,047	920,550	768,443	1,135,601	1,997,476	130,977	Commitment	1.
2.	Kontijensi	-	-	-	-	-	-	Contingencies	2.
	Total Kewajiban Rekening Administratif	4,953,047	920,550	768,443	1,135,601	1,997,476	130,977	Total Off Balance Sheet Payable	
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif	(4,953,047)	(920,550)	(768,443)	(1,135,601)	(1,997,476)	(130,977)	Net Off Balance Sheet Receivable (Payable)	
	Selisih [(IA-IB)+(IIA-IIB)]	8,428,165	(26,944,302)	(11,638,065)	(2,382,813)	459,743	48,933,601	Net [(IA-IB)+(IIA-IIB)]	
	Selisih Kumulatif	(26,944,302)	(38,582,367)	(40,965,180)	(40,505,437)	8,428,165	Cummulative Differences		

Tabel 16.a.2. Pengungkapan Profil Maturitas Valuta Asing - Bank Secara Individual
Table 16.a.2. Maturity Profile in Foreign Currency Disclosure - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

30 Juni / June 2018								
No.	Pos-pos	Saldo / Total	Jatuh Tempo / Maturity				Descriptions	No.
			≤ 1 bulan / < 1 month	> 1 bln s.d. 3 bln / > 1 - 3 months	> 3 bln s.d. 6 bln / > 3 - 6 months	> 6 bln s.d. 12 bln / > 6 -12 months		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(1)
I	NERACA							ASSETS
	A. Aset							Assets A.
	1. Kas	223	223	-	-	-	-	Cash 1.
	2. Penempatan pada Bank Indonesia	72,821	72,821	-	-	-	-	Current accounts with Bank Indonesia 2.
	3. Penempatan pada bank lain	78,039	78,039	-	-	-	-	Current accounts with other banks 3.
	4. Surat Berharga	-	-	-	-	-	-	Marketable securities 4.
	5. Kredit yang diberikan	-	-	-	-	-	-	Loans 5.
	6. Tagihan lainnya	-	-	-	-	-	-	Other receivables 6.
	7. Lain-lain	-	-	-	-	-	-	Others 7.
	Total Aset	151,083	151,083	-	-	-	-	Total Asset
	B. Kewajiban							Liabilities B.
	1. Dana Pihak Ketiga	407,928	285,984	67,706	53,206	1,032	-	Third party fund 1.
	2. Kewajiban pada Bank Indonesia	-	-	-	-	-	-	Liabilities to Bank Indonesia 2.
	3. Kewajiban pada bank lain	-	-	-	-	-	-	Deposits from other bank 3.
	4. Surat Berharga yang Diterbitkan	-	-	-	-	-	-	Marketable securities 4.
	5. Pinjaman yang Diterima	-	-	-	-	-	-	Borrowings 5.
	6. Kewajiban lainnya	-	-	-	-	-	-	Other liabilities 6.
	7. Lain-lain	-	-	-	-	-	-	Others 7.
	Total Kewajiban	407,928	285,984	67,706	53,206	1,032	-	Total Liabilities
	Selisih Aset dengan Kewajiban dalam Neraca	(256,845)	(134,901)	(67,706)	(53,206)	(1,032)	-	Net assets (liabilities)
II	REKENING ADMINISTRATIF							OFF BALANCE SHEET
	A. Tagihan Rekening Administratif							Off Balance Sheet Receivables A.
	1. Komitmen	385,000	385,000	-	-	-	-	Commitment 1.
	2. Kontijensi	-	-	-	-	-	-	Contingencies 2.
	Total Tagihan Rekening Administratif	385,000	385,000	-	-	-	-	
	B. Kewajiban Rekening Administratif							Off Balance Sheet Payable B.
	1. Komitmen	-	-	-	-	-	-	Commitment 1.
	2. Kontijensi	-	-	-	-	-	-	Contingencies 2.
	Total Kewajiban Rekening Administratif	-	-	-	-	-	-	Total Off Balance Sheet Payable
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif	385,000	385,000	-	-	-	-	Net Off Balance Sheet Receivable (Payable)
	Selisih [(IA-IB)+(IIA-IIB)]	128,155	250,099	(67,706)	(53,206)	(1,032)	-	Net [(IA-IB)+(IIA-IIB)]
	Selisih Kumulatif		250,099	182,393	129,187	128,155	128,155	Cummulative Differences

(dalam jutaan Rupiah / in million Rupiah)

30 Juni / June 2017								
No.	Pos-pos	Saldo / Total	Jatuh Tempo / Maturity				Descriptions	No.
			≤ 1 bulan / < 1 month	> 1 bln s.d. 3 bln / > 1 - 3 months	> 3 bln s.d. 6 bln / > 3 - 6 months	> 6 bln s.d. 12 bln / > 6 -12 months		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(1)
I	NERACA							ASSETS
	A. Aset							Assets A.
	1. Kas	219	219	-	-	-	-	Cash 1.
	2. Penempatan pada Bank Indonesia	242,571	242,571	-	-	-	-	Placements with Bank Indonesia 2.
	3. Penempatan pada bank lain	204,092	204,092	-	-	-	-	Current accounts with other banks 3.
	4. Surat Berharga	-	-	-	-	-	-	Marketable securities 4.
	5. Kredit yang diberikan	-	-	-	-	-	-	Loans 5.
	6. Tagihan lainnya	-	-	-	-	-	-	Other receivables 6.
	7. Lain-lain	-	-	-	-	-	-	Others 7.
	Total Aset	446,881	446,881	-	-	-	-	Total Asset
	B. Kewajiban							Liabilities B.
	1. Dana Pihak Ketiga	495,208	413,918	62,557	8,704	10,030	-	Third party fund 1.
	2. Kewajiban pada Bank Indonesia	-	-	-	-	-	-	Liabilities to Bank Indonesia 2.
	3. Kewajiban pada bank lain	-	-	-	-	-	-	Deposits from other bank 3.
	4. Surat Berharga yang Diterbitkan	-	-	-	-	-	-	Marketable securities 4.
	5. Pinjaman yang Diterima	129,827	-	129,827	-	-	-	Borrowings 5.
	6. Kewajiban lainnya	-	-	-	-	-	-	Other liabilities 6.
	7. Lain-lain	-	-	-	-	-	-	Others 7.
	Total Kewajiban	625,036	413,918	192,384	8,704	10,030	-	Total Liabilities
	Selisih Aset dengan Kewajiban dalam Neraca	(178,155)	32,963	(192,384)	(6,704)	(10,030)	-	Net assets (liabilities)
II	REKENING ADMINISTRATIF							OFF BALANCE SHEET
	A. Tagihan Rekening Administratif							Off Balance Sheet Receivables A.
	1. Komitmen	-	-	-	-	-	-	Commitment 1.
	2. Kontijensi	-	-	-	-	-	-	Contingencies 2.
	Total Tagihan Rekening Administratif	-	-	-	-	-	-	
	B. Kewajiban Rekening Administratif							Off Balance Sheet Payable B.
	1. Komitmen	-	-	-	-	-	-	Commitment 1.
	2. Kontijensi	-	-	-	-	-	-	Contingencies 2.
	Total Kewajiban Rekening Administratif	-	-	-	-	-	-	Total Off Balance Sheet Payable
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif	-	-	-	-	-	-	Net Off Balance Sheet Receivable (Payable)
	Selisih [(IA-IB)+(IIA-IIB)]	(178,155)	32,963	(192,384)	(6,704)	(10,030)	-	Net [(IA-IB)+(IIA-IIB)]
	Selisih Kumulatif		32,963	(159,421)	(168,125)	(178,155)	(178,155)	Cummulative Differences

Tabel 16.b.1. Pengungkapan Profil Maturitas Rupiah - Bank Secara Konsolidasi dengan Entitas Anak
Table 16.b.1. Maturity Profile in Rupiah Disclosure - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

No.	Pos-pos	Saldo / Total	30 Juni / June 2018					Descriptions	No.
			Jatuh Tempo / Maturity						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
I	NERACA							ASSETS	I
A.	Aset							Assets	A.
1.	Kas	2,317,669	2,317,669	-	-	-	-	Cash	1.
2.	Penempatan pada Bank Indonesia	16,492,437	14,293,081	1,072,266	719,947	407,142	-	Placements with Bank Indonesia	2.
3.	Penempatan pada bank lain	864,435	864,435	-	-	-	-	Placements with other banks	3.
4.	Surat Berharga	4,835,200	876,549	55,007	675,913	1,609,364	1,618,367	Marketable securities	4.
5.	Kredit yang diberikan	67,873,580	1,463,902	2,421,825	4,233,839	9,136,346	50,617,668	Loans	5.
6.	Tagihan lainnya	-	-	-	-	-	-	Other receivables	6.
7.	Lain-lain	622,321	622,321	-	-	-	-	Others	7.
	Total Aset	93,005,641	20,437,958	3,549,098	5,629,699	11,152,852	52,236,036	Total Asset	
B.	Kewajiban							Liabilities	B.
1.	Dana Pihak Ketiga	66,149,612	45,290,738	13,022,043	3,837,919	3,928,829	70,082	Third party fund	1.
2.	Kewajiban pada Bank Indonesia	-	-	-	-	-	-	Liabilities to Bank Indonesia	2.
3.	Kewajiban pada bank lain	244,555	244,555	-	-	-	-	Deposits from other bank	3.
4.	Surat Berharga yang Diterbitkan	2,145,773	350,000	-	600,000	-	1,195,773	Marketable securities	4.
5.	Pinjaman yang Diterima	4,057,112	664,250	-	-	1,341,375	2,051,487	Borrowings	5.
6.	Kewajiban lainnya	-	-	-	-	-	-	Other liabilities	6.
7.	Lain-lain	-	-	-	-	-	-	Others	7.
	Total Kewajiban	72,597,062	46,549,543	13,022,043	4,437,919	5,270,204	3,317,343	Total Liabilities	
	Selisih Aset dengan Kewajiban dalam Neraca	20,408,589	(26,111,586)	(9,472,946)	1,191,780	5,882,648	48,918,693	Net assets (liabilities)	
II	REKENING ADMINISTRATIF							OFF BALANCE SHEET	II
A.	Tagihan Rekening Administratif							Off Balance Sheet Receivables	A.
1.	Komitmen	-	-	-	-	-	-	Commitment	1.
2.	Kontijensi	-	-	-	-	-	-	Contingencies	2.
	Total Tagihan Rekening Administratif	-	-	-	-	-	-	Total Off Balance Sheet Receivable	
B.	Kewajiban Rekening Administratif							Off Balance Sheet Payable	B.
1.	Komitmen	6,327,989	586,530	816,444	2,264,120	1,995,828	665,068	Commitment	1.
2.	Kontijensi	-	-	-	-	-	-	Contingencies	2.
	Total Kewajiban Rekening Administratif	6,327,989	586,530	816,444	2,264,120	1,995,828	665,068	Total Off Balance Sheet Payable	
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif	(6,327,989)	(586,530)	(816,444)	(2,264,120)	(1,995,828)	(665,068)	Net Off Balance Sheet Receivable (Payable)	
	Selisih [(IA-IB)+(IIA- IIB)]	14,080,600	(26,698,116)	(10,289,389)	(1,072,340)	3,886,820	48,253,625	Net [(IA-IB)+(IIA- IIB)]	
	Selisih Kumulatif	(26,698,116)	(36,987,505)	(38,059,845)	(34,173,025)	14,080,600	Cummulative Differences		

(dalam jutaan Rupiah / in million Rupiah)

No.	Pos-pos	Saldo / Total	30 Juni / June 2017					Descriptions	No.
			Jatuh Tempo / Maturity						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
I	NERACA							ASSETS	I
A.	Aset							Assets	A.
1.	Kas	1,721,948	1,721,948	-	-	-	-	Cash	1.
2.	Penempatan pada Bank Indonesia	12,099,242	10,425,668	643,834	981,285	48,455	-	Current accounts with Bank Indonesia	2.
3.	Penempatan pada bank lain	546,548	546,548	-	-	-	-	Current accounts with other banks	3.
4.	Surat Berharga	4,525,479	1,419,168	140,065	227,157	1,031,400	1,707,689	Marketable securities	4.
5.	Kredit yang diberikan	66,336,101	1,205,728	2,442,856	4,230,183	7,574,966	50,882,369	Loans	5.
6.	Tagihan lainnya	184,995	184,995	-	-	-	-	Other receivables	6.
7.	Lain-lain	-	-	-	-	-	-	Others	7.
	Total Aset	85,414,314	15,504,056	3,226,756	5,438,625	8,654,820	52,590,058	Total Asset	
B.	Kewajiban							Liabilities	B.
1.	Dana Pihak Ketiga	62,921,775	41,468,572	15,179,614	4,407,844	1,818,390	47,355	Third party fund	1.
2.	Kewajiban pada Bank Indonesia	-	-	-	-	-	-	Liabilities to Bank Indonesia	2.
3.	Kewajiban pada bank lain	887,952	325,711	1,200	561,041	-	-	Deposits from other bank	3.
4.	Surat Berharga yang Diterbitkan	2,472,576	700,000	725,000	-	400,000	647,576	Marketable securities	4.
5.	Pinjaman yang Diterima	3,958,382	649,500	-	1,000,350	998,530	1,310,002	Borrowings	5.
6.	Kewajiban lainnya	-	-	-	-	-	-	Other liabilities	6.
7.	Lain-lain	82,553	82,553	-	-	-	-	Others	7.
	Total Kewajiban	70,323,237	43,226,336	15,905,814	5,969,235	3,216,920	2,004,933	Total Liabilities	
	Selisih Aset dengan Kewajiban dalam Neraca	15,091,077	(27,722,280)	(12,679,058)	(530,609)	5,437,900	50,585,125	Net assets (liabilities)	
II	REKENING ADMINISTRATIF							OFF BALANCE SHEET	II
A.	Tagihan Rekening Administratif							Off Balance Sheet Receivables	A.
1.	Komitmen	-	-	-	-	-	-	Commitment	1.
2.	Kontijensi	-	-	-	-	-	-	Contingencies	2.
	Total Tagihan Rekening Administratif	-	-	-	-	-	-	Total Off Balance Sheet Receivable	
B.	Kewajiban Rekening Administratif							Off Balance Sheet Payable	B.
1.	Komitmen	4,953,047	920,550	768,443	1,135,601	1,997,476	130,977	Commitment	1.
2.	Kontijensi	-	-	-	-	-	-	Contingencies	2.
	Total Kewajiban Rekening Administratif	4,953,047	920,550	768,443	1,135,601	1,997,476	130,977	Total Off Balance Sheet Payable	
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif	(4,953,047)	(920,550)	(768,443)	(1,135,601)	(1,997,476)	(130,977)	Net Off Balance Sheet Receivable (Payable)	
	Selisih [(IA-IB)+(IIA- IIB)]	10,138,030	(28,642,830)	(13,447,501)	(1,666,211)	3,440,424	50,454,147	Net [(IA-IB)+(IIA- IIB)]	
	Selisih Kumulatif	(28,642,830)	(42,090,331)	(43,756,542)	(40,316,118)	10,138,030	Cummulative Differences		

Tabel 16.b.2. Pengungkapan Profil Maturitas Valuta Asing - Bank Secara Konsolidasi dengan Entitas Anak
Table 16.b.2. Maturity Profile in Foreign Currency Disclosure - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

		30 Juni / June 2018							
No.	Pos-pos	Saldo / Total	Jatuh Tempo / Maturity				Descriptions	No.	
			≤ 1 bulan / < 1 month	> 1 bln s.d. 3 bln / > 1 - 3 months	> 3 bln s.d. 6 bln / > 3 - 6 months	> 6 bln s.d. 12 bln / > 6 -12 months			> 12 bulan / > 12 month
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
I	NERACA							ASSETS	I
A.	Aset							Assets	A.
1.	Kas	223	223	-	-	-	-	Cash	1.
2.	Penempatan pada Bank Indonesia	72,821	72,821	-	-	-	-	Placements with Bank Indonesia	2.
3.	Penempatan pada bank lain	78,039	78,039	-	-	-	-	Placements with other banks	3.
4.	Surat Berharga	-	-	-	-	-	-	Marketable securities	4.
5.	Kredit yang diberikan	-	-	-	-	-	-	Loans	5.
6.	Tagihan lainnya	-	-	-	-	-	-	Other receivables	6.
7.	Lain-lain	-	-	-	-	-	-	Others	7.
	Total Aset	151,083	151,083	-	-	-	-	Total Asset	
B.	Kewajiban							Liabilities	B.
1.	Dana Pihak Ketiga	407,928	285,984	67,706	53,206	1,032	-	Third party fund	1.
2.	Kewajiban pada Bank Indonesia	-	-	-	-	-	-	Liabilities to Bank Indonesia	2.
3.	Kewajiban pada bank lain	-	-	-	-	-	-	Deposits from other bank	3.
4.	Surat Berharga yang Diterbitkan	-	-	-	-	-	-	Marketable securities	4.
5.	Pinjaman yang Diterima	-	-	-	-	-	-	Borrowings	5.
6.	Kewajiban lainnya	-	-	-	-	-	-	Other liabilities	6.
7.	Lain-lain	-	-	-	-	-	-	Others	7.
	Total Kewajiban	407,928	285,984	67,706	53,206	1,032	-	Total Liabilities	
	Selisih Aset dengan Kewajiban dalam Neraca	(256,845)	(134,901)	(67,706)	(53,206)	(1,032)	-	Net assets (liabilities)	
II	REKENING ADMINISTRATIF							OFF BALANCE SHEET	II
A.	Tagihan Rekening Administratif							Off Balance Sheet Receivables	A.
1.	Komitmen	385,000	385,000	-	-	-	-	Commitment	1.
2.	Kontijensi	-	-	-	-	-	-	Contingencies	2.
	Total Tagihan Rekening Administratif	385,000	385,000	-	-	-	-	Total Off Balance Sheet Receivable	
B.	Kewajiban Rekening Administratif							Off Balance Sheet Payable	B.
1.	Komitmen	-	-	-	-	-	-	Commitment	1.
2.	Kontijensi	-	-	-	-	-	-	Contingencies	2.
	Total Kewajiban Rekening Administratif	-	-	-	-	-	-	Total Off Balance Sheet Payable	
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif	-	-	-	-	-	-	Net Off Balance Sheet Receivable (Payable)	
	Selisih [(IA-IB)+(IIA-IB)]	(256,845)	(134,901)	(67,706)	(53,206)	(1,032)	-	Net [(IA-IB)+(IIA-IB)]	
	Selisih Kumulatif	(256,845)	(134,901)	(202,607)	(256,813)	(256,845)	(256,845)	Cummulative Differences	

(dalam jutaan Rupiah / in million Rupiah)

		30 Juni / June 2017							
No.	Pos-pos	Saldo / Total	Jatuh Tempo / Maturity				Descriptions	No.	
			≤ 1 bulan / < 1 month	> 1 bln s.d. 3 bln / > 1 - 3 months	> 3 bln s.d. 6 bln / > 3 - 6 months	> 6 bln s.d. 12 bln / > 6 -12 months			> 12 bulan / > 12 month
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
I	NERACA							ASSETS	I
A.	Aset							Assets	A.
1.	Kas	219	219	-	-	-	-	Cash	1.
2.	Penempatan pada Bank Indonesia	242,571	242,571	-	-	-	-	Current accounts with Bank Indonesia	2.
3.	Penempatan pada bank lain	204,092	204,092	-	-	-	-	Current accounts with other banks	3.
4.	Surat Berharga	-	-	-	-	-	-	Marketable securities	4.
5.	Kredit yang diberikan	-	-	-	-	-	-	Loans	5.
6.	Tagihan lainnya	-	-	-	-	-	-	Other receivables	6.
7.	Lain-lain	-	-	-	-	-	-	Others	7.
	Total Aset	446,881	446,881	-	-	-	-	Total Asset	
B.	Kewajiban							Liabilities	B.
1.	Dana Pihak Ketiga	495,208	413,918	62,557	8,704	10,030	-	Third party fund	1.
2.	Kewajiban pada Bank Indonesia	-	-	-	-	-	-	Liabilities to Bank Indonesia	2.
3.	Kewajiban pada bank lain	-	-	-	-	-	-	Deposits from other bank	3.
4.	Surat Berharga yang Diterbitkan	-	-	-	-	-	-	Marketable securities	4.
5.	Pinjaman yang Diterima	129,827	-	129,827	-	-	-	Borrowings	5.
6.	Kewajiban lainnya	-	-	-	-	-	-	Other liabilities	6.
7.	Lain-lain	-	-	-	-	-	-	Others	7.
	Total Kewajiban	625,036	413,918	192,384	8,704	10,030	-	Total Liabilities	
	Selisih Aset dengan Kewajiban dalam Neraca	(178,155)	32,963	(192,384)	(8,704)	(10,030)	-	Net assets (liabilities)	
II	REKENING ADMINISTRATIF							OFF BALANCE SHEET	II
A.	Tagihan Rekening Administratif							Off Balance Sheet Receivables	A.
1.	Komitmen	-	-	-	-	-	-	Commitment	1.
2.	Kontijensi	-	-	-	-	-	-	Contingencies	2.
	Total Tagihan Rekening Administratif	-	-	-	-	-	-	Total Off Balance Sheet Receivable	
B.	Kewajiban Rekening Administratif							Off Balance Sheet Payable	B.
1.	Komitmen	-	-	-	-	-	-	Commitment	1.
2.	Kontijensi	-	-	-	-	-	-	Contingencies	2.
	Total Kewajiban Rekening Administratif	-	-	-	-	-	-	Total Off Balance Sheet Payable	
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif	-	-	-	-	-	-	Net Off Balance Sheet Receivable (Payable)	
	Selisih [(IA-IB)+(IIA-IB)]	(178,155)	32,963	(192,384)	(8,704)	(10,030)	-	Net [(IA-IB)+(IIA-IB)]	
	Selisih Kumulatif	(178,155)	32,963	(159,421)	(168,125)	(178,155)	(178,155)	Cummulative Differences	

Tabel 17. Pengungkapan Nilai *Liquidity Coverage Ratio* (LCR)

Tabel 17. *Liquidity Coverage Ratio* (LCR) Disclosure

NILAI LCR (%) / LCR VALUE (%)				
	2018			
	Triwulan I / Quarter I	Triwulan II / Quarter II	Triwulan III / Quarter III	Triwulan IV / Quarter IV
	(1)	(2)	(3)	(4)
Bank secara individu / Bank Stand Alone	191.06%	145.12%	N/A	N/A
Bank secara konsolidasi / Bank Consolidated	189.90%	151.96%	N/A	N/A

NILAI LCR (%) / LCR VALUE (%)				
	2017			
	Triwulan I / Quarter I	Triwulan II / Quarter II	Triwulan III / Quarter III	Triwulan IV / Quarter IV
	(1)	(2)	(3)	(4)
Bank secara individu / Bank Stand Alone	135.58%	130.67%	137.79%	152.75%
Bank secara konsolidasi / Bank Consolidated	134.53%	130.58%	137.96%	156.16%

Tabel 18.a. Pengungkapan Kuantitatif Risiko Operasional - Bank Secara Individual
Table 18.a. Quantitative Operational Risk Disclosure - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Pendekatan Yang Digunakan	30 Juni / June 2018			30 Juni / June 2017			Approach	No.
		Pendapatan Bruto (Rata-rata 3 tahun terakhir*) / Gross Income (average 3 years)	Beban Modal / Capital Charge	ATMR /RWA	Pendapatan Bruto (Rata-rata 3 tahun terakhir*) / Gross Income (average 3 years)	Beban Modal / Capital Charge	ATMR /RWA		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1.	Pendekatan Indikator Dasar	7,309,088	1,096,363	13,704,539	7,747,458	1,091,179	13,639,739	Basic Indicator Approach	1.
	Total	7,309,088	1,096,363	13,704,539	7,747,458	1,091,179	13,639,739	Total	

Tabel 18.b. Pengungkapan Kuantitatif Risiko Operasional - Bank Secara Konsolidasi dengan Perusahaan Anak
Table 18.b. Quantitative Operational Risk Disclosure - Consolidated Bank and Subsidiary

(dalam jutaan Rupiah / in million Rupiah)

No.	Pendekatan Yang Digunakan	30 Juni / June 2018			30 Juni / June 2017			Approach	No.
		Pendapatan Bruto (Rata-rata 3 tahun terakhir*) / Gross Income (average 3 years)	Beban Modal / Capital Charge	ATMR /RWA	Pendapatan Bruto (Rata-rata 3 tahun terakhir*) / Gross Income (average 3 years)	Beban Modal / Capital Charge	ATMR /RWA		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)	(1)
1.	Pendekatan Indikator Dasar	9,245,170	1,386,776	17,334,694	8,518,152	1,277,723	15,971,536	Basic Indicator Approach	1.
	Total	9,245,170	1,386,776	17,334,694	8,518,152	1,277,723	15,971,536	Total	